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AT DEADLINE

America's Top State for Business

Yes, Virginia.

The Old Dominion State returns as America's Top State for Business in 2011, and we're starting to detect a pattern here.

Virginia topped the inaugural study in 2007 with Texas at number two. In 2008, they switched positions and Texas took the title. In 2009, it was Virginia/Texas. In 2010, it was Texas/Virginia.

This year, Virginia powers back to the top spot with the best overall score in the history of our study—1,660 out of 2,500 points. Texas slips back to number two with a respectable 1,578 points.

For the first time, Alaska which ends fiscal 2011 with nearly \$12 billion to spare in the state's coffers does not come in last. Instead, Alaska finishes 49th this year, and Rhode Island drops to number 50.

Top 10 States for Business

1. Virginia

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Don't Blame Texas

As California's budget battle continues, Republicans and Democrats have engaged in a rhetorical battle regarding the relative merits and demerits of our lovely state and one of the nation's other megastates, Texas. This debate started after a legislative delegation made up mostly of Republicans went eastward in April to meet with Lone Star State officials to learn about job growth; it has re-emerged as Texas Gov. Rick Perry is being mentioned as a potential GOP presidential hopeful.

"From 2008 to 2010, Texas added more than 165,000 jobs," said Assemblyman Dan Logue, the Marysville area Republican who organized the fact-finding mission. "During that same time period, California lost 1.2 million jobs. In terms of creating jobs, Texas is clearly doing something right, and California is doing something wrong."

I read that quotation on the website of Gov. Perry, who is known for his trips to California to encourage our state's highly taxed and regulated businesses to move to his state, where they are welcomed rather than treated like pariahs. The Los Angeles County city of Vernon, targeted for extinction in the wake of a corruption scandal, has even run ads blasting Texas for trying to steal its businesses.

Despite efforts by a prominent left-of-center California think tank to show that California businesses aren't leaving the state in droves, California businesses are expanding elsewhere. Corporate executives might prefer keeping the headquarters in picture-perfect San Diego or Irvine or San Jose rather than moving it to dusty El Paso or swampy Houston, but they aren't creating many new jobs here. Who can blame them?

Everywhere I go, I am met by California taxpayers and business owners who love their state. But they share the stories of their search to go elsewhere—or else their exit plan if things get much worse, economically. Some of this is idle chat, but many people are serious, as the Logue statistics show. Our *continued on page 15*

Habitat for Humanity Improves Sales and Rises in Homebuilder Ranks During Housing Crisis

Within the organization's last fiscal year Habitat for Humanity International has celebrated building its 400,000th house and has risen in ranks to be named the sixth largest homebuilder in the United States with 6,032 closings in 2010, according to *Builder* magazine's annual survey. Since the nonprofit organization was founded in 1976, its self-help, hand-up model has resulted in rehabbed, repaired or new housing for more than two million people worldwide.

"Our placement on the Builder 100 list is a testament to what can be accomplished when people work together," said Larry Gluth, senior vice president of U.S. and Canada for Habitat for Humanity International. "So many families in the United States and around the world face an incredible need for affordable housing, and this need only increases during challenging economic times. Habitat works every day to help these families," *continued on page 23*

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Practice Nets More Benefits for Public Executive

By Tony Saavedra, O.C. Register, OC Watchdog

‘Airtime’ allows workers to receive credit toward pension for years they didn’t work.

Hasan Ikhata, executive director of the Southern California Association of Governments, recently got a contract extension for another five years. It didn’t come with a raise.

In fact, Ikhata hasn’t had a raise since he was hired in 2008. But that doesn’t mean he isn’t paid well. His total compensation of \$334,890 includes some handsome perks and retirement boosters.

For instance, the agency is paying \$44,801 annually for five years to buy extra time on Ikhata’s retirement package—meaning he’ll get pension money for five years that he didn’t work.

The practice, called “airtime,” is perfectly legal.

And not getting a pay raise works in his favor, because he can buy the extra retirement at bargain prices—knowing that sometime down the road, he’ll get a pay raise that will increase his pension, said Marcia Fritz, head of an organization that is trying to overhaul pensions.

“It’s a complete waste of taxpayer money, and we get nothing in return for it,” said Fritz, head of the California Foundation for Fiscal Responsibility. “It’s a total scam developed by CalPERS so they could get more money.”

Jack Dean, who writes a bog called “Pension Tsunami,” explains it this way: “They’re saying we can’t give you the money now, but you’ll get it later when you retire.”

Added Dean: “These purchased service credit years are underpriced to begin with, and now taxpayers are paying for their purchase? Outrageous!”

Gov. Jerry Brown has mentioned airtime as one of the problems with the state’s pension system.

Ikhata—as well as all SCAG employees—pays nothing toward his retirement,

according to SCAG financial documents. In fact, the agency pays his share at \$16,043 a year.

Ikhata, in an interview with the Watchdog, said that pension overhauls are indeed needed. For instance, he said, SCAG employees, including himself,

should pay their share of the pension costs.

“We’re looking into that. I don’t think (the current practice) is sustainable into the future,” he said.

However, Ikhata defended the practice of airtime.

“Public employees work for a living and airtime is a benefit. I have not had any raises so far.....My salary is lower than any executive director at this level,” Ikhata said. “Public employees worked hard and

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Building Outrage: How Corruption Has Crippled the Construction

Recent weeks have seen several indictments against corrupt construction companies, bringing to light millions of dollars of construction cost overruns that have been passed on to unsuspecting project owners. Barry LePatner explains how this reflects business as usual for the construction industry and provides advice on how owners can take back the building process.

It reads like a story from the recent financial collapse when headlines exposed the corrupt practices of many of the nation's big financial companies. This time, however, some of those corporate giants are the ones getting fleeced—by a construction company. Unfortunately, says Barry LePatner, the story of how a construction management company and its aligned subcontractors allegedly bilked millions of dollars from their clients is one that has become all too familiar in the construction industry.

“Lehr Construction is alleged to have over-invoiced its clients to the tune of more than \$78 million,” says LePatner, author of “Broken Buildings, Busted Budgets: How to Fix America’s Trillion-Dollar Construction Industry” and founder of LePatner & Associates LLP. “The company allegedly entered into agreements with subcontractors who submitted inflated purchase orders to clients, who then paid the inflated amount to the subcontractors. Lehr then, allegedly, pocketed a portion of the overbilling it had passed on to the owner.”

The corruption at Lehr Construction is no exception, notes LePatner. In fact, the *New York Times* has reported that over the past year, both the district attorney of New York County and state police investigators have called in over a hundred subcontractors in the latest roundup of indictments related to corruption on projects as prominent as the Goldman Sachs and Bank of America headquarters facilities.

“These stories of corruption should warn every major construction project owner of the dangers of placing millions—and sometimes tens and hundreds of millions—into the hands of companies with very questionable business practices,” says LePatner. “But the reality is project after project collapses because owners make the same mistakes.”

LePatner pinpoints three of the most common mistakes, which, unfortunately, have been made by many developers and corporate and institutional owners.

“First, owners don’t properly monitor operations to prevent corrupt practices,” says LePatner. “All too frequently, they believe that merely sending out questionnaires about a company’s finances or prior project successes will serve as appropriate due diligence. Second, they don’t include provisions in their contracts that will compel transparency or serve as safeguards from cost-boosting corruption. And third, they don’t properly do the necessary auditing work during and after a project to provide, for example, inventory controls and assurances that all payments to a construction manager have been made to suppliers, vendors, and subs.

“As long as corruption is allowed to continue, so will the cost overruns that repeatedly bust project budgets, adding between 25 to 50 percent to project costs. And until owners are educated about the costly inefficiencies of the construction industry and take action to protect themselves from corruption, cost overruns will continue to sabotage projects—public and private alike.

“We are a nation that loves to build,” says LePatner. “But without taking the proper precautions, we do not know how to build well. These widespread reports of corruption don’t affect only private owners. Because of the threat of

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CLOSE UP

Inland Empire Region of Southern California Welcomes SBA’s Pellson Lau

On June 20, Pellson Lau joined the Small Business Administration, Office of International Trade, as the international trade finance specialist. His territory includes Southern California, Nevada, Hawaii, and Guam.

Pellson has over 26 years of diverse banking experience specializing in international trade operations, commercial lending, government-guaranteed loan lending, and credit review /administration. He graduated from USC in the executive MBA program and he possesses a banking diploma from its School of Business in the United Kingdom.

Pellson, is working from the U.S. Department of Commerce, Inland Empire U.S. Export Assistance Center located in Ontario. He is anxious to get acquainted with all the lenders in his territory and welcomes calls for assistance with clients needing SBA working capital support.

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Pre-Order Your California Pet Lover’s License Plate and Help the Animal Care & Adoption Center

California may have a brand new license plate just for pet lovers.

It is the California Pet Lover’s License Plate and it not only looks great and promotes spaying and neutering but it also helps the Rancho Cucamonga Animal Care & Adoption Center. If the plate becomes accepted by the Department of Motor Vehicles (7,500 pre-orders are necessary to start production of a new plate), proceeds from the license plate will provide funding for spay and neuter grants.

Pet overpopulation is the number one problem facing animal shelters across the country and having additional resources to fund low-cost spay/neuter programs would be one more way to fight this problem. “It’s a wonderful opportunity, because the license plate promotes spaying and neutering which is a great educational tool. Plus it will eventually have the potential to fund grants to pay for low-cost spaying and neutering and it gives us the opportunity to win prizes for selling the most license plates,” shared Joe Pulcinella, animal care and services director.

Additionally, municipal animal shelters and companion animal-focused non-profit organizations have been invited to compete for cash prizes by helping to promote the California Pet Lover’s License Plate. Participating organizations will help promote the Pet Lover’s Plate by displaying brochures, hanging banners, and featuring the plate in publications and inserts. All materials are provided free of charge.

Each organization will receive credit for each license plate pre-order generated by that agency. The three shelters and/or non-profit organizations with the greatest number of pre-orders to their credit will win cash prizes totaling \$15,000 from the Found Animals Foundation.

Beginning March 1, 2012 shelters and animal groups can also benefit from a second promotion. All new pre-orders will be placed in a drawing. Out of every 100 people who place a new pre-order, one will be randomly chosen to designate the shelter or no-profit organization of their choice as the recipient of a \$300 donation. This means organizations participating in the first promotion can win more than a share of the \$15,000; the more

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VOIT REAL ESTATE SERVICES COMPLETES 100,876 SQUARE-FOOT LEASE RENEWAL FOR REUSABLE CONTAINER COMPANY, SUBSIDIARY OF IFCO SYSTEMS N.A.

The Inland Empire team of Voit Real Estate Services has successfully directed the 60-month lease renewal of a 100,876-square-foot industrial building for Reusable Container Corporation, a subsidiary of IFCO Systems N.A., for a total consideration of \$1.7 million.

Frank Geraci, Walt Chenoweth, Patrick Wood and Juan Gutierrez of Voit's Inland Empire office represented the lessee, Reusable Container Corporation, a subsidiary of IFCO Systems N.A. that supplies its customers with reusable plastic containers used to transport fresh products from producers to leading grocery retailers.

“We anticipated that rental rates were going to increase, so we began negotiating with the landlord more than a year before the lease was set to expire in order to solidify a favorable deal for our client,” said Geraci, executive vice president of Voit’s Inland Empire office. “The Inland Empire industrial market is continuing to improve with ongoing positive absorption and declining vacancy rates, and this transaction is an example of Voit’s ability to leverage the direction of the market in order to produce a positive outcome for our clients.”

The lessor, DCT Industrial of Newport Beach, represented itself in the transaction. The property is located at 8950 Rochester Avenue near the 15 Freeway in the heart of Rancho Cucamonga.

LEE & ASSOCIATES CLOSES ON \$9.25 MILLION OFFICE SALE IN ONTARIO

Lee & Associates has closed on the \$9.25 million sale of the Empire Corporate Center office building complex located at 800 N. Haven Avenue in Ontario.

Lee’s Ontario office represented both the buyer and seller in the transaction. Buyer, TA Realty Advisors, will take over the 80-percent-leased, 81,700-square-foot complex. Regent Properties was the seller.

“This was a case of Lee Ontario servicing both sides of this transaction in order to best meet the needs of all parties involved,” said Barret Woods, principal/senior VP of Lee Ontario, who worked on the deal with fellow Principal/Senior VP Scott Ostlund. “This Class-A office park is perfectly located near two major thoroughfares, in Interstates 10 and 15, as well as the Ontario Airport, the Ontario Mills Mall and more than a dozen full-service lodging options.”

LEE & ASSOCIATES INLAND EMPIRE NORTH, INC. CAPTURES MEMORIES WITH LIFETOUGH NATIONAL SCHOOL STUDIOS

Say Cheese!!! Lee & Associates Inland Empire North, Inc. placed Lifetouch National School Studios in the Ridgecrest Plaza located in Victorville. As the economy has shown signs of stabilization, Lee & Associates continues to bring new businesses to the High Desert. Serving the business community, Donald P. Brown, president/broker, and Elizabeth Brown, executive vice president, both of Lee & Associates Inland Empire North, Inc. conducted this transaction.

Lifetouch National School Studios leased out ±1,620 square feet in the newer built Ridgecrest Plaza. Lifetouch National School Studios captures precious memories

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Quotes on Knowledge

You are your greatest investment. The more you store in that mind of yours, the more you enrich your experience, the more people you meet, the more books you read, and the more places you visit, the greater is that investment in all that you are. Everything that you add to your peace of mind, and to your outlook upon life, is added capital that no one but yourself can dissipate.

George Matthew Adams

People who think they know it all are especially annoying to those of us who do.

Anonymous

Say what you mean, mean what you say, but don't say it mean.

Anonymous

I am not young enough to know everything.

James M. Barrie

A little knowledge is a dangerous thing, but a little want of knowledge is also a dangerous thing.

Samuel Butler

SALES

Resisting the Steve Jobs “Innovation Temptation”: Steps to Creating Great New B2B (Business-to-Business) Products

Sure, Steve Jobs has created products we all love. But his method of creating products without his customers’ input won’t work for most businesses, especially B2B suppliers. Dan Adams offers his advice on how you can create Steve Jobs-quality products with a high likelihood that your customers will buy them.

There’s a famous quote from Henry Ford that Steve Jobs has been known to cite: “If I’d have asked my customers what they wanted,” Ford reportedly said, “they would have told me ‘a faster horse.’” Yes, it reflects a bold product development philosophy. And this closed-door, tell-customers-what-they-want-even-if-they-don’t-yet-know-it approach works well for our modern day King of Innovation (and his development team at Apple, of course). But if you’re tempted to adopt the Jobsian method yourself, Dan Adams urges you to think twice.

“Don’t start wearing black turtlenecks and imagining your blockbuster new product just yet,” advises Adams, author of *New Product Blueprinting: The Handbook for B2B Organic Growth* (www.newproductblueprinting.com) and founder of Advanced Industrial Marketing.

“The reality is that the average new product success rate—once the costly development stage begins—is only 25 percent,” he adds. “Generally speaking, for those of us who aren’t Steve Jobs, the practice of developing new products first and then waiting to see if customers buy them is a terribly inefficient use of resources.”

For B2B suppliers, in particular, Adams extols the virtues of first understanding market needs and then developing supplier solutions to meet them. In

fact, his New Product Blueprinting—packed full of very practical methods, skills, and tools that have been finely tuned on six continents and in hundreds of industries—centers on this “ask before you innovate” philosophy.

“The good news is that you can conceptualize products you know your customers need *before* spending a bundle on development and launch,” explains Adams. “And even more good news, this approach does *not* prevent you from developing exciting, breakthrough products. What’s more, it’s unlikely your competitors are using this approach today, so your competitive advantage can be enormous.”

Here are the key steps to becoming a new product mastermind in your own right:

Remember, Steve Jobs deals in consumer goods—a whole different ballgame from B2B products. In describing his iTunes development team, Jobs said, “The reason that we worked so hard is because we all wanted one. You know? I mean, the first few hundred customers were us.”

In contrast, points out Adams, when DuPont developed Kevlar®, they first experimented in applications such as tire cords. They went 10 years before implementing the first field trial in protective body armor, which ultimately became their main market. If you’re selling to other businesses, it’s unlikely you know enough about your customers’ worlds to hit the nail on the head with every product you develop for them.

“Unlike Steve Jobs, who can create successful products based on what he knows he wants and what his Apple employees want, you have to ask your customers

what they want,” says Adams. “Otherwise, you risk spending tons of time and money on a product that you think is great, but that ultimately elicits a sleepy yawn from your customers.”

Compare your IQ (Innovation Quotient) to Steve’s and act accordingly. There’s no doubt that you and your team are smart. And in fact, you and your development team may just be as smart as Jobs and his team. But it’s unlikely you’ve worked as hard for as long at mastering the skills needed to develop blockbuster products.

“Just because Reinhold Messner—one of the world’s greatest mountain climbers—makes a solo climb of Mt. Everest without supplemental oxygen, doesn’t mean you can,” notes Adams. “But with training, oxygen, the right team, and an easier route, you might still enjoy the same view. My point is, if you want to win in the marketplace, tip the scales in your favor. Why not avoid unnecessary risks when you can?” Because these risks can be costly. During a time period that Jobs was absent from Apple, the company had its share of new product flops. You might recall the Newton MessagePad. Or how about the Apple Bandai Pippin, the gaming console technology created by Apple, or Cyberdog, the Internet browser Apple created back in the late ’90s?

“Sure, it would be great if your next three products were MacBook, iPod, and iPad,” says Adams. “But if they are Newton, Pippin, and Cyberdog, will you still even be working at the same company?”

Learn how to attack the right market. When Apple

develops a new product for the global consumer electronics market, it can be assured it is pursuing a market that is large, growing, and open to change. Unfortunately, it’s possible—and all too common—for B2B suppliers to pursue far lesser markets.

“If you make adhesives, they could be used in window construction, aircraft interiors, solar panels, and so on,” notes Adams. “Smart B2B suppliers focus their scarce resources on just those market segments with the best prospects for growth, adequate size, reasonable competitive landscape, and so on. You can learn much of this information by doing solid secondary market research. But you often need to spend time interviewing customers in potential market segments as well. Sometimes you’ll find an ‘over-served’ market that is looking only for lower pricing. That’s a good time to ‘bail’ and pursue a different market.”

Uncover customer outcomes. Steve Jobs makes a good point when he says you can’t just ask customers for “the next big thing.” But the next big thing is the “solution,” which is supposed to be the supplier’s area of expertise. The customer’s area of expertise is the “outcome”—*what* they want to have happen or *what* they want a new product to do for them. They don’t know how to make it happen. They just know they need it to happen. When you find out what kind of outcome your customers want, you can provide their solution.

“Let’s pretend for a moment that Steve Jobs did do market research before he developed products,” says Adams. “And in doing that research, let’s say he interviewed potential Apple

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Certified Public Accountant Firms

Ranked by Number of CPA's in the Inland Empire

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	Company Name Address City/State/Zip	# CPA's in I.E. # Prtnrs in I.E. Ttl. Emphys in I.E.	Year Founded	# Offices in I.E. # Offices in Co. Headquarters	Industries and Specialities	Top Local Executive Title Telephone/Fax E-Mail Address
1.	Vavrinek, Trine, Day, & Co., LLP 8270 Aspen St. Rancho Cucamonga, CA 91730	140 18 130	1948	4 5 Rancho Cucamonga	Financial Institutions, Government Agencies, Real Estate, Manufacturing, Construction, Non-Profit, Corporate Finance	Ron S. White Managing Partner (909) 466-4410/466-4431 rwhite@vtdcpa.com
2.	Eadie & Payne, LLP 300 E. State St., Ste. 350 Redlands, CA 92373	32 7 40	1919	2 2 Redlands	Construction, Health Care, Manufacturing, Audit, Tax, Business & Personal Planning Estate & Tax Planning, Elder Care	John F. Prentice Managing Partner (909) 793-2406/792-3516 prentice@eadiepaynellp.com
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6.	Rogers, Anderson, Malody, & Scott, LLP 290 N. D St., Ste. 300 San Bernardino, CA 92401	18 9 36	1948	1 1 San Bernardino	Audits, Reviews, Construction, Tax and Consulting for Real Estate, Health Care, Government and Non-Profits, Manufacturing	Phill Waller Managing Partner (909) 889-0871/889-5361 pwaller@ramscpa.net
7.	Mellon, Johnson, & Reardon, CPAs 3270 Inland Empire Blvd., Ste. 300 Ontario, CA 91764	14 7 14	1955	2 2 Ontario	Construction, Agriculture, Manufacturing, Medical, Accounting, Taxation, Consulting	Steven H. Spears Managing Partner (909) 985-7286/982-0487 sspears@mjrpcas.com
8.	Brabo, Carlsen, & O'Brien, LLP 1111 E. Tahquitz Canyon Way, Ste. 203 Palm Springs, CA 92262	10 4 16	1988	2 2 Palm Springs	Financial Statements, Tax Planning & Services, Estate Planning & Family Office, CFO & Business Services, Valuations & Buy/Sell Transactions, Litigation Support & Forensic Accounting, Accounting Information Systems	Mike Brabo Partner (760) 320-0848/322-4626 mike@bco-cpas.com
9.	Teaman, Ramirez, & Smith, Inc. 4201 Brockton Ave., Ste. 100 Riverside, CA 92501	9 4 31	1936	1 1 Riverside	Income/ Estate Tax Services, Audit & Accounting Services, Fraud Prevention & Investigation Services	Richard Teaman President (951) 274-9500/274-7828 rteaman@trscpas.com
10.	Kuebler, Prodhomme, & Co., CPAs 43500 Ridge Park Dr., Ste. 104 Temecula, CA 92590	8 2 15	1982	2 2 Temecula	Advanced Tax Planning/ Preparation, Litigation Support/ Business Valuation, Estate Planning, Land Development	Joseph Kuebler President (951) 676-3013/676-7184 joseph.kuebler@kpcoinc.com
11.	Rogers, Clem, & Co. 1067 Park View Dr. Covina, CA 91724	8 5 11	1966	1 1 Covina	Medical Practice Accounting Automotive, Medical, Estate & Financial Planning, Construction, Manufacturing	Dale Duncan Managing Partner (626) 858-5100/332-7012 www.rogersclem.com
12.	Swenson Corporation, CPAs 10606 N. Trademark Parkway, Ste. 203 Rancho Cucamonga, CA 91730	8 4 15	1949	1 1 Rancho Cucamonga	Tax Planning and Compliance, Assurance Services, Performance Measurement, Family Owned Business Specialists	Dean Norling Managing Partner (909) 989-5867/989-1471 dnorling@swensoncorp.com
13.	Genske, Mulder, & Co. 4150 E. Concourses St., Ste. 250 Ontario, CA 91764	7 6 28	1981	1 3 Costa Mesa	Agriculture, Construction, Manufacturing, Accounting, Income & Estate Tax	Glenn Hoaglane Managing Partner (909) 483-2100/483-2109 www.genskemulder.com
14.	Streit & Peters CPAs, Inc. 1175 Idaho Street Ste. 202 Redlands, CA 92374	6 2 18	1976	2 2 Redlands	Small Business, Construction, Real Estate, HOA's	Chuck Peters/Dave M. Streit Managing Partners (909) 307-2323/307-2003 dstreit@streitandpeters.com
15.	Lightfoot, Ralls, & Lightfoot, LLP 675 W. Foothill Blvd., Ste. 300 Claremont, CA 91711	6 3 10	1946	1 1 Claremont	Trusts, Estates, Financial Services, Income Tax	John H. Lightfoot CPA (909) 626-2623/626-2743 johnl@lrlcpa.com
16.	Lund & Guttry, LLP 39700 Bob Hope Dr., Ste. 309 Rancho Mirage, CA 92270	5 3 16	1953	1 1 Rancho Mirage	Public Sector, Hospitality, Health Care, Real Estate, Tax Planning, Audits, Litigation Support, Business Consultation, Estates, Trusts	Gary Dack Managing Partner (760) 568-2242/346-8891 gdack@lundandguttry.com

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ENTREPRENEURIAL SUCCESS

Be a Benevolent Dictator

Be your own boss. It's a version of the American Dream that most people have fantasized about. Unfortunately, to many would-be entrepreneurs, getting past the dreaming phase and into the doing phase seems insurmountable—especially in a shaky economy where quitting your day job seems foolhardy and funding seems scarcer than, well, pay raises and affordable health insurance.

But according to Michael Feuer, cofounder and former CEO of OfficeMax, the iron is not just hot; it's smoking. And if you don't strike now, someone else just might beat you to it.

"The perfect time to make your move is when everyone else is afraid to," says Feuer, author of the new book *The Benevolent Dictator: Empower Your Employees, Build Your Business, and Outwit the Competition* (www.benevolentdictator.biz). "It's a lot like investing in the stock market—once everyone else starts jumping on the bandwagon, you've missed the window."

The truth is, says Feuer (pronounced "Foyer"), entrepreneurial success isn't rocket science. It requires a great idea, the chutzpah to pull the trigger, and the determination and discipline to create and stack the building blocks needed to get from point A to point B—and from point B all the way to Z.

If anyone knows what it takes to be a successful entrepreneur, it's Feuer. He started OfficeMax with almost no money and built a \$5 billion company in a relatively short period of time. Now he's working to build that same success as founder and CEO of his new venture, Max-Wellness, a health and wellness retail chain.

His new book, *The Benevolent Dictator*, tells you how he's reached such great heights. Through scores of specific leadership lessons, this non-traditional, gung-ho guide lays out the leadership methods that can effectively launch a new business and navigate it through the fast-track growth phases that produce tangible success.

Once you've made the decision to take your stalled start-up idea off the shelf, blow away the dust, and move it into the marketplace, you'll need to know what to do (and, just as important, what not to do). Feuer's book can help. But in the meantime, here are nine of his tested and true tips and insights for getting the job done right:

You'll need to rule your startup like a benevolent dictator. It's not as scary as it sounds, Feuer assures readers. The "benevolent" part means always putting the entity, the employees, and, most importantly, the customer, first. In other words, you're focused foremost on doing the right thing for the right reasons, for all stakeholders. The "dictator" piece simply means that somebody in a new venture (i.e., you) has to recognize when debate, conversation, and analysis can't take you any farther. At that time you have to decide, "We're taking this fork in the road, for better or worse, and it's on my head."

"With both OfficeMax and Max-Wellness, being the benevolent dictator provided the critical leadership necessary to take an idea and transform it into reality as fast as possible," says Feuer. "Remember, beating the competition is never easy. Someone has to be willing to make the important decisions

when it counts."

If you don't ask, you won't get. Whether you're asking an employee to go the extra mile, asking a vendor for a discounted price, or pitching a business concept to an investor, you have to be willing to put yourself out there. Though most entrepreneurs don't like asking others for help, they must learn to live with the process, because it's a stark reality of growing a company.

"Asking is certainly much more difficult than getting; however, it becomes much easier if you can learn how to make a strong presentation and tell your story," notes Feuer. "Attention, interest, desire, and action are the key elements of selling—you can ask for or tell just about anything as long as you do so honestly and spell out the good, the bad, and the ugly."

"No" means "maybe." The word "no" is just a synonym for "maybe." Feuer writes that this realization led him to train his teams to comprehend that the "no" you receive the first nine times is merely a disguised "maybe"—because the other guy is looking for a reason why not to proceed, or doesn't understand what you're asking. It's only after the tenth time—when the other person hangs up on you or walks out of the room and slams the door—that "no" really means "no."

"I've seen it over and over: Hearing 'no' simply means that you haven't effectively or passionately explained what you need—or adequately expressed how your success will translate to their success," says Feuer. "Obviously, you'll have to be tactful. You certainly don't want to alienate potential

investors, customers, or employees by harassing them for a more favorable answer. But you don't have to take 'no' for an answer either."

Always look at a new idea through your customers' eyes. Today customers have the power—and they know it. No longer do they have to accept inferior products and dismal service. In our world of almost instant computer-driven communications, blogs, chat rooms, Tweets, Facebook pages, and apps galore, the consumer has come of age. There is a fast-growing movement afoot, and customers of the 21st century will not be denied.

Feuer explains that at OfficeMax he had an army of customer service reps who were trained to do the right thing for the customer the first time around. Still, periodically, tenacious customers who were outraged by a perceived transgression made it their mission to reach the CEO directly. It was during those phone conversations that Feuer truly learned what listening to the customer really meant.

"I would identify myself when I answered my phone, and the irate caller would, many times, launch into histrionics," he recalls. "He or she would often suggest I take the angst-causing product and place it where it shouldn't go and wouldn't fit. After the ranting and raving stopped, however, I almost always solved the problem by simply saying, 'I'm very sorry. I apologize. You're right.' Listening. That's all it took."

"Whatever kind of business you're running—whether it's a retailer, software development firm, restaurant, accounting firm, or manufacturer—it's

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DUFF & PHELPS/INLAND EMPIRE BUSINESS JOURNAL

STOCK CHART

THE GAINERS					THE LOSERS				
Top five, by percentage					Top five, by percentage				
Company	Current Close	Beg. of Month	Point Change	% Change	Company	Current Close	Beg. of Month	Point Change	% Change
Hansen Natural Corporation (H)	74.97	71.65	3.32	4.6%	Physicians Formula Holdings Inc.	3.88	4.60	-0.72	-15.7%
Provident Financial Holdings Inc.	7.93	7.71	0.22	2.9%	Hot Topic Inc.	7.54	7.79	-0.25	-3.2%
Watson Pharmaceuticals, Inc. (H)	65.70	64.35	1.35	2.1%	Kaiser Federal Financial Group, Inc.	12.15	12.44	-0.29	-2.3%
CVB Financial Corp.	9.08	8.97	0.11	1.2%	American States Water Company	33.90	34.58	-0.68	-2.0%
Outdoor Channel Holdings, Inc.	6.10	6.10	0.00	0.0%	Outdoor Channel Holdings, Inc.	6.10	6.10	0.00	0.0%

Ticker	6/21/11 Close Price	5/31/11 Open Price	% Chg. Month	52 Week High	52 Week Low	Current P/E Ratio	Exchange
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American States Water Company	AWR	33.90	34.58	-2.0	38.59	31.24	21.5	NYSE
Basin Water Inc.	BWTR.Q	0.002	0.002	0.0	0.01	0.00	NM	OTCPK
Channell Commercial Corp.	CHNL	0.25	0.20	25.0	0.45	0.05	NM	OTCPK
CVB Financial Corp.	CVBF	9.08	8.97	1.2	10.99	6.61	15.1	NASDAQGS
Emrise Corp.	EMRI	0.73	0.84	-13.1	1.19	0.20	NM	OTCBB
Hansen Natural Corporation (H)	HANS	74.97	71.65	4.6	73.93	38.02	29.8	NASDAQGS
Hot Topic Inc.	HOTT	7.54	7.79	-3.2	8.03	4.58	NM	NASDAQGS
Kaiser Federal Financial Group, Inc.	KFFG	12.15	12.44	-2.3	14.70	7.26	19.0	NASDAQGM
Outdoor Channel Holdings, Inc.	OUTD	6.10	6.10	0.0	8.50	4.31	78.1	NASDAQGM
Physicians Formula Holdings Inc.	FACE	3.88	4.60	-15.7	6.79	2.93	123.2	NASDAQGS
Provident Financial Holdings Inc.	PROV	7.93	7.71	2.9	8.70	4.57	6.3	NASDAQGS
Watson Pharmaceuticals Inc. (H)	WPI	65.70	64.35	2.1	65.05	39.34	51.6	NYSE

Notes: (H) - Stock hit fifty two week high during the month, (L) - Stock hit fifty two week low during the month, NM - Not Meaningful

Resisting... customers and uncovered the following outcomes:

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- 1. I want to search a broad range of music.
- 2. I want to instantly purchase music.
- 3. I want to purchase one song at a time.
- 4. I want to transport music wherever I go.
- 5. I want to store my music on multiple devices.
- 6. I want to organize my music, so it is easily searchable.

“Knowing that these are the outcomes his customers wanted, what kind of products should he develop?” says Adams. “Perhaps something that looks like iTunes and the iPod. I use this made-up scenario to illustrate how the outcomes you hear from your customers might translate into new products. Once you know what outcomes your customers want, you can begin to develop a product that delivers them.

“Research shows there are 50 to 150 customer outcomes for every job your product is hired to do,” he adds. “And the reality is that talking to customers and uncovering these outcomes actually helps your team be more creative. For example, it’s likely your customers will reveal an outcome they need that you and your team might never have thought of without their input.”

Don’t “just ask” customers. When you ask customers for their outcomes, get creative. You need to really get your customers thinking and talking. In-depth. One- or two-sentence answers will rarely give you the information you need—and that’s what you’re likely to get unless you know how to probe.

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Five Most Active Stocks	
Watson Pharmaceuticals, Inc.	16,662,070
Hansen Natural Corporation	10,507,070
CVB Financial Corp.	7,928,270
Hot Topic Inc.	7,869,330
Basin Water Inc.	1,517,010
<hr/>	
D&P/IEBJ Total Volume Month	47,337,070

Monthly Summary	
6/21/11	
Advances	5
Declines	5
Unchanged	2
New Highs	2
New Lows	0

EMPLOYMENT

To New College Graduates: Congratulations, Now Get a Job!

Once the tassels are turned, the graduation parties end, and the finality of your college years sets in, there's little time to waste in taking your first official step into real-world adulthood. For many college grads that means pounding the pavement to get that first "real" job, at a time when many seasoned professionals are also amongst the job-seeking ranks.

There's good news and bad news for recent college grads looking for work, says Maribeth Kuzmeski. The good news: They're more adept than their older counterparts at using the Internet and social media to find job opportunities. The bad news: They lack the networking and communication skills that older professionals have honed over the years.

"Thankfully, networking is a skill that can be mastered with the right motivation," says Kuzmeski, author of *The Connectors: How the World's Most Successful Businesspeople Build Relationships and Win Clients for Life* (www.theconnectorsbook.com). "The first step: If you're a recent college grad, start thinking of yourself as CEO of Me, Myself, and I, Inc. You need to be doing everything you can to get the word out about your brand. That means networking.

"Great networkers are capable of leaving something behind with everyone they encounter—a thought, a memory, or a connection. This is exactly what you need to do if you are in the job market. You need to make strong connections, become a relationship builder. You want to be the first person who comes to mind when someone in your network hears about a great job opening."

Kuzmeski is an expert at helping businesses and individuals create strong business rela-

tionships that will help them get ahead regardless of their profession. Below she offers advice for how you can network your way to a great new job right out of college:

Rejuvenate your résumé.

Use your résumé to showcase how great you are. Think of it this way: If you are the CEO of Me, Myself, and I, Inc., you will need some marketing materials to promote your brand. Your résumé and cover letter will serve as those marketing materials.

"Grab the attention of employers by upping the impact of your résumé," says Kuzmeski. "That might mean bucking the traditional résumé format to include eye-catching (but informative) headlines. Don't panic if you don't have any significant job experience to include. Your college years probably yielded more valuable experience than you think. For example, be sure to include information about your internships, relevant class assignments, club leadership positions, etc. Just make sure your résumé is something an employer would want to read."

Build your online résumé using LinkedIn. According to Jobvite.com's 2010 Social Recruiting Survey, 83 percent of employers plan to use social networks to recruit this year. If you aren't already on business-focused social media sites like LinkedIn, take the time to set up a profile. In fact, LinkedIn is especially important because it is the most commonly viewed source for job seekers and employers. Setting up a profile is simple: Just go to www.linkedin.com, add your picture and a summary of your past job responsibilities, and state what you're looking for.

"Again, if you haven't had a 'real' job yet, it is A-OK to include your internship or volunteer experiences and past responsibilities," notes Kuzmeski. "As a LinkedIn member, you can also join groups, review books, and proactively connect with potential employers."

Get face-to-face with potential employers!

Find a way to get in front of your potential employers. These days it is much harder to show potential employers what you are all about and to forge a connection with them because so much of the pre-hiring process is done online and through email. That is why it is essential that you find a way to communicate with them face-to-face. Dropping off a follow-up note or a résumé is a great opportunity for getting some face time with a potential employer. Another great face-to-face opportunity comes after the interview. To show you paid close attention to everything your interviewer said, stop by her office with an article that you think would be of interest to her or a small gift (e.g., a box of candy) based on some key piece of information—what Kuzmeski calls the "remarkable"—you found out about the interviewer during the interview.

"Once you are face-to-face, in an interview or otherwise, focus on having eye contact throughout," says Kuzmeski. "Lean in, show her you are interested in everything she says, and think before you answer any question. Thoughtful deliberation can be difficult if you're nervous, but it is critical in answering your potential employer's questions to the best of your ability. Establishing this face time is sure to set you apart from your

job market competition."

Make an impact by using video. If you really want to capture the attention of a potential employer, record a quick video. Use it to get an interview or as a follow-up after an interview. Here's how it works: Instead of just emailing a résumé or a post-interview thank-you note, include a link to a video of you. Carefully script your response and record the quick message using a Flip video camera or even a Webcam. Post it on YouTube or some other service and send a link for the video to your potential employer.

Here are some helpful scripting tips for getting the interview:

1. The video should be no longer than one or two minutes.
2. Introduce yourself.
3. Identify the job you would like to be interviewed for.
4. Tell them three things about your background that may make them interested in interviewing you.
5. Thank them for watching the video and ask them for the interview!

"Here's my caveat," says Kuzmeski. "Using a video is not an opportunity to show how funny you are. You absolutely have to be professional. And be mindful of the setting. Not only should you look professional, but so should the room where you are filming the video. In other words, don't film it with your messy bedroom visible in the background. You want the recipient to focus on you and what you're saying—not your dirty laundry!"

Become a contrarian networker. The difficult first les-

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Commercial Printers

Ranked by 2010 Sales Volume

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	Name Address City/State/Zip	2010 \$ Sales Volume	# of Employees Year Established	Products	Press Type Colors	Services Specialties	Top Local Executive Title Phone/Fax E-Mail Address
1.	Advance Business Graphics 3810 Wabash Dr. Mira Loma, CA 91752	46,500,000	200 1955	Labels, Digital, Commercial Printing Direct Mail, Creative Services, Fulfilment, Warehousing, Distribution	31 Web & Sheet Fed 1-8 Colors, 1-8 Foils & Coating	Document & Print Mgmnt., Billing & Mailing Svcs., Design, Typesetting, Full Electronic Pre-Press	Dan Ablett CEO (951) 361-7100/361-7085 info@abgraphics.com
2.	UBS Printing Group, Inc. 2577 Research Dr. Corona, CA 92882	29,300,000	73 1989	Folding Cartons, Commercial Printing, Books, Manuals, Binding	KBA 8 Color (In-Line UV) 40", 29" 1 Thur 8, Perfecting	Full Service Capabilties, In-Line UV, Stolastic Printing, Bindery, Die Making & Cutting	Gene Hamrick President/Owner (951) 273-7900/278-4921 ghamrick@ubsprint.com
3.	Crown Printers 250 W. Rialto Ave. San Bernardino, CA 92408	7,053,000	52 1970	Marketing & Advertising, Direct Mail, Catalogs, Brochures	40" 6 Color, Plus Coating Litho, Digital Variable Data, CTP 1-6 Colors	Color Printing, Digital Printing, Complete Finishing, Fulfillment, Distributatioin, Mailing	Denny Shorett President (909) 888-7531/885-0371 denny@crownconnect.com
4.	Faust Printing, Inc. 8656 Utica Ave., Ste. 100 Rancho Cucamonga, CA 91730	6,552,000	29 1963	Catalogs, Magazine, Marketing Materials	29x41 Six color with coater, 29x41 Five color perfector,	High resolution printing	Rose Mary Faust CEO (909) 980-1577/989-9716 info@faustprinting.com
5.	Robinson Printing & Creative Media 42685 Rio Nedo St. Temecula, CA 92590	5,425,000	30 1924	Product Catalogs, Brochures, Packaging, Calendars, Posters, Mailers, Presentation Folders, Stationery, Programs	4 Color Komori Ryobi Printing	Creative Marketing & Graphic Design, Certified Supplier Medical Printing, In-House Bindery	Dave Robinson President (951) 296-0300/296-0306 dave@robinsonprinting.com
6.	Advanced Color Graphics 245 York Pl. Claremont, CA 91711	4,000,000	19 1992	Commercial Sheet-Fed Printing, Brochures, Catalogs, Manuals, Packaging	640 Heidelberg CD with Coater 240 Heidelberg 102 ZP Perfector Heidelberg QM 46 Quickmaster	High Quality, Quick Turn, In-House Design, Electronic Pre-Press, Full Bindery	Steve Thompson Owner (909) 625-3381/625-2081 sthompson@acgonline.com
7.	So Cal Commercial Printers 4665 Vine St. Riverside, CA 92507	3,600,000	40 2001	Newspapers, Newsletters, Flexi-Books, Advertising Supplements, Periodicals	Web offset and UV, Goss 8 Units, 22 Units Tensor 4 Color Towers & Two 3 Color Towers, Back to Back 4 Color 16 Page 32 Tab & 64 Book Pages	Rotary Web, Printing, Tabloids, Flexis, Gloss Covers, Bindery, Delivery, Community Newspapers www.socalcommercialprinting.com	Pat McLemore Plant Manager (951) 368-5528/787-7149
8.	Ace Direct Co. 948 Vella Rd. Palm Springs, CA 92264	3,500,000	30 1979	Commercial Printing, Digital Asset Management, Creative Design	Offset 5 Color & Aquedus Coating, Full Color Process, 5 Color Litho	In-Line Aqueous Coating, Conventional and Electronic Pre-Press, In-House Bindery, Direct Mailing Campaigns	Mark Lawrence Partners (760) 969-5500/969-5501 mlawrence@acedirect.com
9.	Color Tech Printing & Mailing 1601 Chicago Ave. Riverside, CA 92507	2,000,000	13 1984	Mailing Service, Catalogs, Posters, Postcards, Brochures, Newsletters, Sales & Marketing Support Material	Komori's & Ryobi 2,4 & 5 Color	Mailing Services, Printing on Plastic & Agurous Coatings, Variable Data Letter	John Szukala President (951)788-1500/788-2328 estimate@colortechprinting.com
10.	Wirz & Co. Printing, Inc. 444 Colton Ave. Colton, CA 92324	1,788,725	17 1986	Commercial Printing	4, 2, and 1, Digital and Traditional, Minolta Digital	4 Color Brochures, Newsletters, Envelopes	Charles Wirz President (909) 825-6970/825-7169 fred@wirzco.com
11.	Printing Resources 893 West 9th St. Upland, CA 91786	1,500,000	10 1970	Business Cards, Specialty Advertising or Promotional Products	Heidelberg QM 46-2 Ryobi 3302 One, Two & Three Spot Colors (PMS)	Online Ordering System, Automatic Direct Mail Marketing Campaigns File Trans. Via Website,	Nancy DeDiemar Owner/President (909) 981-5715/981-9396 nancy@printingresources.com
12.	Printing & Promotion Plus, Inc. 930 S. Mt. Vernon Ave., Ste. 200 Colton, CA 92324	1,500,000	5 1984	Graphic Design, Offset Printing, High Volume Digital Copies, Brochures, Newsletters, Mailing House, Mailings, Binding	4 Color Ryobi-524 2 Color 3302	Graphic Design, Mailing, Online Printing	Jon Melzer CEO (909) 370-0860/824-2396 jon.melzer@printproplus.com
13.	Performance Marketing 1251 Pomona Rd., Ste. 101 Corona, CA 92587	1,222,244	4 1991	Commercial Printing Specialty Printing Promotion Printing	1-4 Colors Full Color Capability	Graphic Design & Creative Services, Promotional Program Management	Natalie A. Young President (951) 273-7390/273-7395 Natalie@performancepromo.com
14.	Copies & Ink 10722 Arrow Rt., Ste. 102 Rancho Cucamonga, CA 91730	1,200,000	7 1966	Printed Marketing, Communications Materials, Business Marketing Collateral, Publications	2-5 Traditional Color, Digital Presses	4 Color Digital Printing, 5 Color Printing & Bindery, Direct Mail Social Integrated Campaigns	William Alpert President (909) 948-3553/948-3554 bill@copiesandink.com
15.	Inland Color Graphics 2054 Tandem Way Norco, CA 92860	1,200,000	5 1986	Full Color Printing, Photography, Photo Manipulation, Marketing Design	Heidelberg, Nexpress 4	High-end, Short Run, 4 Color Collateral, Variable Data-driven 4 Color, Digital & Conventional Photography	Carl Vitolo President (951) 278-0575/278-2775 carlv@icgcolor.com
16.	Alphagraphics 9016 Archibald Ave. Rancho Cucamonga, CA 91730	1,000,000	9 1985	Design, Copy, Business Printing	4 Color Zerox DOC240 Heidelberg	Design, One on One Marketing	Tim Main Owner (909) 989-8550/989-0400 tmain@alphagraphics.com
17.	A to Z Printing Co., Inc. 4330 Van Buren Blvd. Riverside, CA 92503	1,000,000	10 1921	Books, Mags., Brochures, Catalogs, Flyers, Newsletters, Letterheads, Envelopes, Cards, Pads, Labels	Heidelberg, Harris, Multi 1250 Ryobi-582 1 - 4 Color Windmill-Vertical	In-House Art Dept., Letterpress, Folding, Bindery, Union Label, Graphic Design	Allison Dale President (951) 689-4411/687-6387 general@a-zprinting.com
18.	Sunwest Printing, Inc. 390 N. H St. San Bernardino, CA 92410	900,000	11 1987	Brochures, Newsletters, Mailers, Banners	1-4 Color Heid,	Full Service Printing, Design, Full Bindery	Nick Lopez & John Lopez Owners (909) 885-7599/889-7688 www.sunwestprint.com

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OPINION

(After reading the following commentary, I thought it would be worth sharing with our Inland Empire Business Journal readers.....Brian Hoerning)

True Job Creators Need a Voice

By Bernie Marcus

I worked hard to make my own small company into a big one but I never could have succeeded if I had faced the avalanche of impediments that our current government hurls down upon this generation of entrepreneurs. The White House's job creation strategy is to threaten higher taxes on anyone making more than two hundred thousand dollars a year and to appoint yet another council on jobs. Does anyone really believe this will create the jobs this country needs? I certainly don't. What I do believe is that we must bring together the hard-working men and women who are on the front lines of job creation—small and medium-sized business founders and owners—to light the way to renewed economic growth.

By giving real job creators—whether shopkeepers or software engineers—a voice, they can speak from real-world experience about how to create jobs and why job creation can't be accomplished from Washington. I believe these business men and women could point out the policies that are obstacles and articulate policies that invite growth and investment, and most importantly—job creation. Who better to defend free enterprise than entrepreneurs who have actually created America's private-sector jobs?

These companies—high-tech and low, restaurants and retail stores, manufacturers and bakeries—are the businesses that drive job creation. Half of all American workers are employed at a small business and they have generated two out of three new jobs over the last 15 years. We can't have a serious conversation about reducing unemployment without listening

to the companies that aren't on the Fortune 500 list.

Over regulation, unfair taxes, and new mandates, like the controversial healthcare bill, are choking these job-creating businesses before they can get off the ground. The President's State of the Union Address included calls to increase trade and cut corporate taxes, all things that help big businesses alright, but do little to help the small enterprises and start-ups that are the engines of economic growth. They need relief from the alphabet soup of regulations that stifles them and therefore chokes hiring.

From the EPA to the FDA, from the IRS to Sarbanes Oxley, regulations disproportionately affect the smallest firms, drowning America's entrepreneurs in red tape. According to a study published last year by the Small Business Administration, firms with fewer than 20 employees spend 36 percent more per employee than large firms. Regulations, on average, cost small firms \$10,585 per employee each year: \$4,120 to comply with economic regulations, \$4,101 to comply with environmental regulations, \$1,585 to comply with complex tax rules, and \$781 to comply with OSHA and homeland security regulations. In fact, more than 144,000 pages of regulations strangle small and large businesses alike. Congress must provide these innovators a break.

I know dozens of men and women who started with nothing, waiting in the hallway hoping the mailman would bring enough receipts to make payroll, working through the night, foregoing their own salaries so they could pay their bills, and yet fretting over filing a raft of

forms for local, state and government regulators and worrying about bewildering new rules. These are the true job creators and many feel downright abused by a government that ignores them, penalizes them and goes out of its way to impede their businesses.

These job creators want to grow their businesses, they want to hire new employees and they understand that they need to pay fair taxes. But they don't have a forum, they don't have a voice, and they are frustrated when academics and life-long government employees—bureaucrats who know nothing about creating jobs—determine policies that could either spur or stifle job growth. The heroes of the

American economic dream are the people who take the risks, make the sacrifices, and still maintain the beliefs that propel them to success.

These job creators must tell us what policies they need to grow their business and put America back to work. I am now calling on all business founders, owners and leaders to join me in the ranks of the Job Creators Alliance, a new organization I am proud to help create. Join me in this quest to allow free enterprise to not only heal our wounded economy, but to return us to the economic growth that we need to create jobs across America.

If you want to join the JCA,
continued on page 39

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Advertising Agencies In the Inland Empire

Listed Alphabetically

continued on page 27

	Agency Address City/Zip	\$ Cptlzd. Bllng (IE) \$ Cptlzd. Bllng (Total) \$ Gross Income (Fiscal Year 2010)	% Print % Broadcast % Other	Top 3 Clients	# of Employees/Offices Inland Empire Companywide	Yr. Est. in IE Hdqtrs. Parent Co.	Creative Director Title Phone/Fax E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
1.	Adgraph Designs 8780 19th St., Ste. 104 Alta Loma, CA 91701	\$250,000 WND WND	50 0 50	Superior Trailer Works, Vertex Water Products, Universal Surveillance Corp.	4/1	1990 Alta Loma	Suzanne Grani Art Director (909) 987-7988/(866) 470-5719 suzanne@ad-graph.com	Suzanne Grani Art Director (909) 987-7988/484-7818 suzanne@ad-graph.com
2.	Dameron Communication 255 N. D St., Ste. 210 San Bernardino, CA 92401	N/A N/A \$1,200,000	20 20 80	The Art Institute of California, I.E., CA Home Economics Ed. Foundation, La Salle Medical Associates	6/1 8	1987 San Bernardino Dameron Communication	Carl Dameron (909) 888-0321	Carl Dameron Founder and Creative Director (909) 888-0321/888-2331 carl@dameroncommunications.com
3.	Designet Marketing Graphic Concepts 8768 Helms Ave., Ste. C Rancho Cucamonga, CA 91730	WND	60 0 40	Pioneer, Hughes Aircraft, Hewlett-Packard	3/1	1991 Rancho Cucamonga	Rick Scott Head Designer (909) 981-4611/981-3674	Rick Scott Owner/Designer (909) 981-4611/981-3674 rick@designnetdisplays.com
4.	Geographics 4178 Chestnut St. Riverside, CA 92501	\$1,800,000	50 10 40	R.C. Transportation Commission, City of Rancho Cucamonga, University of California Riverside	8/1	1983 Riverside		Dawn Hassett Managing Partner (951) 369-1564/369-8837 geographics@earthlink.net
5.	Graphtek (73-241) Hwy. 111, Ste. 2B Palm Desert, CA 92260	\$1,200,000	50 50	City IndianWells, Supplies Guys	1	1992 Palm Desert	Michael Cheley Creative Director (760) 341-4583/341-9285 studio@graphtek.com	Michael Cheley CEO (760) 341-4583/341-9285 studio@graphtek.com
6.	Hyatt Advertising, Inc. 1174 Nevada St., Ste. 200 Redlands, CA 92374	\$1,200,000	40 40 20	Arrowhead Credit Union, Loma Linda University of Health Care, California Baptist University	1/1	1977 Redlands	Richard Lee Creative Writer/ Sr. Copy Writer (909) 793-3840 richard@hyatteadvertising.com	Adrian Hyatt-Ward President/CEO (909) 793-3840/793-3845 adrian@hyattadvertising.com
7.	J. Brenlin Design 2054 Tandem Way Norco, CA 92860	WND	90 0 10	Avery Dennison, Con Agra/ Lamb Weston, Jeffrey Courte	10/1	1985 Norco	Jane Brenlin Creative Director/President (951) 549-1515/549-1453 brenlinj@jbrenlin.com	Jane Brenlin Creative Director/President (951) 549-1515/549-1453 brenlinj@jbrenlin.com
8.	Jones Agency, The 303 N. Indian Canyon Dr. Palm Springs, CA 92262	WND WND 2 Mil.	40 40 20	Palm Springs Aerial Tramway, Canyon National Bank, Desert Regional Med. Center	10/1	1958 Palm Springs Desert Publications, Inc.	Carol Clark/Phillip Large Creative Director (760) 325-1437/778-0320	Kyle Radke Sr. V.P./General Manager (760) 325-1437/778-0320 kradke@jonesagency.com
9.	Kiner Communications 73-101 Hwy. 111, Ste. 4 Palm Desert, CA 92260	\$1,700,000	30 40 30	Fantasy Springs Resort Casino, Penta Building Group, American Leak Detection	11/1 n/a	1994 Palm Desert Kiner/Goodsell Advertising Inc.	Steve Johnsen V.P. Creative Director (760) 773-0290/773-1750 stevej@kinercom.com	Scott M. Kiner CEO (760) 773-0290/773-1750 scottk@kinercom.com
10.	KMdeazine 12029 Vintage Dr. Fontana, CA 92337	WND	90 0 10	City of Fontana, Marketing Firms, Sm-Med Size Corporations	11/1 n/a	1993 Fontana	Kris VanderVies Graphic Design (909) 823-5656/823-5655	Marsi VanderVies Project Manager (909) 823-5656/823-5655 studio@kmdeazine.com
11.	Lyons Media 987 N. Smoketree Ave. Rialto, CA 92376	WND	0 100 0	LA/Ontario International Airport, Silk Designs, Inland Empire United Way	2/1 +2/1	1998 Rialto		Joe Lyons Warrior/Poet (909) 641-6297/483-1515 mrltake@aol.com
12.	Performance Marketing 1251 Pomona Rd., Ste. 101 Corona, CA 92882	WND WND 1.1 Mil.	50 0 50	Web Hansen Bverage, Boston Scientific, Abbott Vascular	4/1 7/1	1992 Corona	Natalie Young President (951) 273-7390/273-7395 natalie@performancepromo.com	Valerie Rucinski Treasurer (951) 273-7390/273-7395
13.	Perry Design & Advertising 9431 Haven Ave., Ste. 208 Rancho Cucamonga, CA 91730	250,300	60 20 20	Terra Vista Town Center, Kessler Alair Insurance, The Shoppes at Chino Hills	5/1	1997 Rancho Cucamonga	Janine Perry Partner (909) 945-9500/980-6398 janine@perryadvertising.com	Angelique Strahan Business Development (909) 945-9500/980-6398 angelique@perryadvertising.com
14.	Pirih Productions, Inc. P.O. Box 340 Rimforest, CA 92378	WND	15 0 85	WND	4/1	1979 Rimforest	Diane Wiltsie Creative Director (909) 336-4373/336-4371 diane@pirih.com	Cheryl Pirih President (909) 336-4373/336-4371 cheryl@pirih.com
15.	Publicity Unlimited P.O. Box 724 Rancho Mirage, CA 92270	WND	50 30 20	Contour Dermatology & Cosmetic Surgery Center, The Patio Place	1 1	1993 La Quinta	Erika Z. Byrd President (760) 776-9946/776-9956	Erika Z. Byrd President (760) 776-9946/776-9956 erika@publicityunlimited.com
16.	RedFusion Media, Inc. 104 E. State St. Redlands, CA 92373	695,000 840,000 520,000+	10 0 90	Brithinee Electric, Luminex Software, Inc., Soren, Mc Adam Christenson CPA	10/1 11/1	1999 Redlands	Jon Burgess Internet Manager (909) 798-7092 jon@redfusionmedia.com	Ron Burgess President (909) 798-7092/801-6400 molly@redfusionmedia.com

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Charter Business Long-Haul Ethernet Extends Customers’ Reach

Long-Haul Ethernet, Layer 3 VPN offer enterprise customers greater connectivity, control and scalability

Charter Business, a division of Charter Communications, Inc. (NASDAQ: CHTR), announced the deployment of its long-haul Ethernet service, the latest enhancement to Charter Business Optical Ethernet service. The long-haul service extends the reach of Optical Ethernet service beyond a metro area, allowing enterprise and carrier customers to seamlessly connect multiple business locations within Charter’s network footprint, regardless of distance. The launch of Layer 3 VPN (Virtual Private Network) service also provides a new Wide Area Network (WAN) option for commercial customers that prefer the additional flexibility and scalability of a layer 3 private network.

Charter Business is among the first cable operators in the country to offer customers’ long-haul, high-capacity Ethernet transport across its nationwide Multi-Protocol Label Switching (MPLS) network. Charters national backbone currently transports more than 300 Gbps of traffic and will now leverage that capability to extend the reach of commercial services.

“Charter Business has provided customers carrier-class Ethernet services for a number of years, and we’re pleased to offer Layer 3 VPN as another networking option,” said Jim Farbelow, major accounts manager for Charter’s West Region. “Charter Business long-haul service is an exciting development for our customers. It enables medium-size to large companies with multiple sites to seamlessly integrate their networks into a single WAN, via either at Layer 2 or Layer 3.”

Companies doing business in smaller communities or businesses with branch offices outside urban areas often have limited options to acquire service from a single provider that connects all locations. Interconnection in these cases sometimes consists of a mix of smaller providers, and this implies higher pricing. Charter’s Ethernet services provide companies like this in its footprint a more cost-efficient option.

“Charter Business serves hundreds of small communities across our footprint, and our powerful network enables enterprise customers in these locations to harness the power of our fiber network, providing carrier-grade, high-capacity service to towns that others can’t reach,” said Farbelow. “Customers want a reliable, scalable and reasonably priced multisite network service available to their locations that is flexible enough to adapt to

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Inland Empire...

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Small and Medium-sized Enterprises (SME) that are currently exporting, or have the potential to export, are often faced with a lack of export working capital. According to the U.S. Department of Commerce, International Trade Association, a total of 269,269 SMEs exported from the United States in 2009, are taking up 97.6 percent of all U.S. exporters. Besides, 92% of all SME exporters do business from a single U.S. location. These SME businesses are often unable to access adequate working capital financing since lenders are very reluctant to provide pre-export financing and lend against foreign receivables.

If you are one of these small business enterprises, ready to go global and export but are lacking working capital, we are able to provide you the help you need. To join the U.S. Small Business Administration – Officer of International Trade as an international trade finance specialist, I bring with me over 25 years of working experience in commercial banks in Hong Kong and the United States. I can assist you in understanding trade risks and means of mitigation as well as identifying export financing solutions. It is with confidence to state that the hands-on experience and specialized knowledge in international trade operations, commercial and government-guaranteed loan lending, and bank credit review will enhance me to better comprehend your export trade transactions, need of financing, and process the loan application effectively.

To begin with, I would point out that there are three kinds of SBA Export Loan Programs: precisely, Export Express Loan Program, Export Working Capital Program (EWCP) and International Trade Loan Program. Each program has its own merit, features and ways of processing. EWCP is the SBA’s Export Working Capital Program which I should like to highlight in this article. EWCP is an export working capital loan, extended by commercial lenders and backed up by the U.S. Small Business Administration in the form of guarantee up to 90%. This loan guarantee plays a crucial role to facilitate commercial lenders to grant loans to finance small business enterprises’ exporting sales.

Loan amount is up to \$5 million and the loan maturity is usually 12 months with 36 months as the maximum. Exporter can use the EWCP loan proceeds in a number of ways. To acquire inventory for export or to be used to manufacture goods for export; to pay the manufacturing costs of goods for export; to purchase goods or services for export; to support standby letters of credit related to export transactions; for working capital directly related to export orders; for foreign accounts receivable and inventory financing are common uses of the EWCP loan proceeds. An indirect export might be qualified for EWCP loans in some situations.

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Staff Leasing Companies Serving the I.E.

Ranked by Number of Offices in the Inland Empire

	Company Name Address City, State, Zip	Number of Offices: Inland Empire Companywide	2010 Revenue, I.E. Placements, I.E.	Year Established, I.E. Headquarters	Specialities	Top Local Executive Title Phone/Fax E-Mail Address
1.	Select Personnel Services 15371 Bonanza Rd. Victorville, CA 92392	6 50+	WND	1985 Santa Barbara	Clerical, Light Industrial, Engineering/Tech.	Steve Sorenson CEO (760) 245-1460/898-7111 www.selectstaffing.com
2.	Amvigor Staffing Services 1943 N. Campus Ave., Ste. B-158 Upland, CA 91786	2 2	\$1,000,000 20	1988 Upland	Engineering, Administrative, Clerical, Light Industrial, IT, Scientific & Technical	Vijay Telkikar Director (909) 920-5037/920-5040 amvigor1@yahoo.com
3.	Princeton Corporate Consultants 420 W. Baseline Rd., Ste. C Claremont, CA 91711	1 6	\$2,300,000 N/A	1986 Encino	Medical Device/ Pharmaceutical	Howard Tarlow President (909) 625-3007/621-0315 www.princetonconsultants.com

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Even California's government retirees are fleeing for all parts of the inter-mountain West, where they can enjoy their six-figure pensions and not have to put up with all the high taxes, high cost of living and other hassles. Californians have always embraced a form of exceptionalism, believing that the normal rules don't apply out here. But while I love that the old Midwestern and Eastern social mores don't matter so much on the Left Coast, there's no escaping the laws of economics.

Entrepreneurs go into the private sector; where they take risks, innovate, and create jobs and fortunes. The private sector fills the public sector's coffers with cash, whereas the public sector burns through the money on its endless commissions and high salaries, runs up billions of dollars in unfunded retirement liabilities, complains that it can't do its job because of tough economic times, and then demands higher taxes. Bad businesses go belly up. Bad bureaucracies never go away and they always lobby for more money. This is how it has always been in all countries and states.

Texas has many flaws, but at least the leaders there seem to understand the importance of private investment and the limits on government. It's sad, in a way, that *continued on page 30*

state's population continues to grow, but the new jobs are mainly in the service sector. We're becoming

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Be a... imperative to listen to what your customers are really saying when they tell you what they want from your business,” he adds. “You must learn how to think like your customers and see things through their eyes, not just yours. In essence, you must create an environment, a product offering, and a way of doing business that makes you the company of choice.”

The journey better be as much fun as the destination. Many a great entrepreneur has been derailed by burnout. It's a disease that can be caused by many factors, but which ultimately boils down to this—too much focus on the final outcome and an inability to enjoy the day-to-day elements of being an entrepreneur. In short, you have to enjoy the journey as much as you enjoy reaching the destination. If you don't, you might make it there, but you won't last long once you get there.

Feuer explains that he always incorporated this mindset into his business plans, right down to his daily activities. He'd start the day by handling his most difficult or unpleasant tasks first. With those out of the way, he'd take a management walkabout checking with staff members at all levels. Then he'd move on to thinking time, meeting with colleagues, or sometimes just schmoozing, bonding, or focusing on new and better ways to get things done.

“I always tried to teach through my own example that the journey for everyone should be as much fun as the destination,” says Feuer. “It’s important to shape your day-to-day work in a way that allows you to have some fun. By getting the hard stuff out of the way early, you don’t have to work with a sense of dread and you’re freed up to enjoy the rest of the day. Build some fun into every day, and you’ll stay refreshed and focused on making your business the best it can be.”

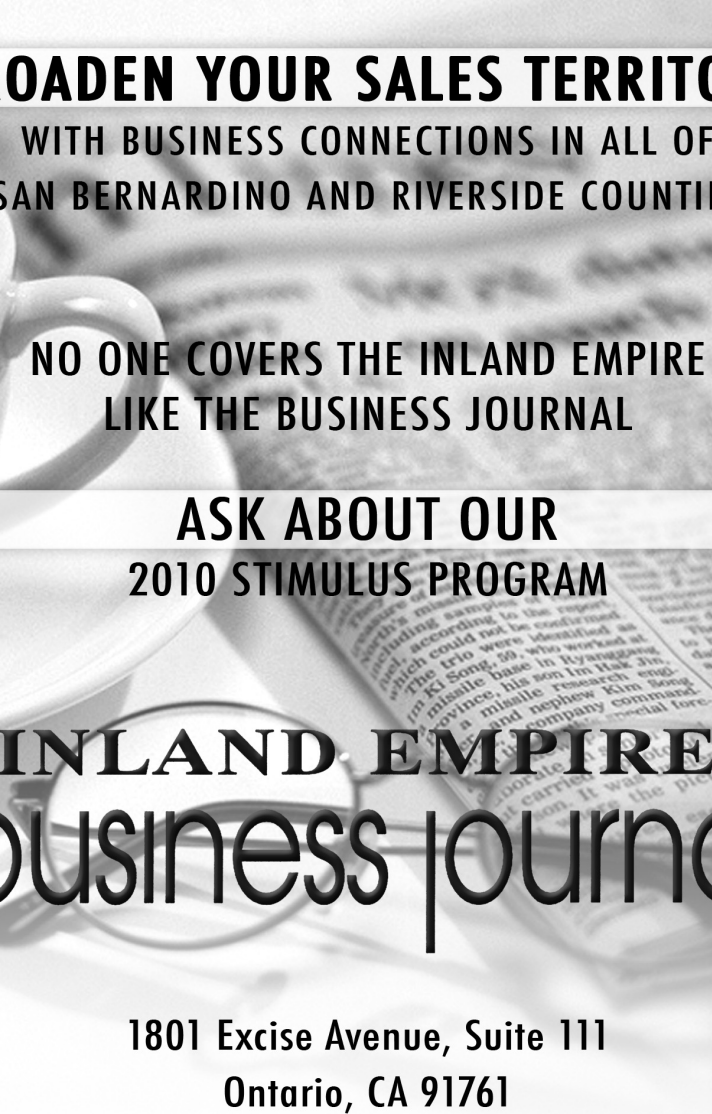
Let “Mother” do the hiring. Bad hires are not only disruptive to businesses—they’re also expensive. According to a variety of studies, the cost of firing senior- or middle-management personnel can be as high as 300 percent of that person’s annual salary, and in some cases even higher. This includes the cost of finding a replacement, training, and the ancillary emotional and unsettling peripheral and disruptive effects. How can you stack the deck in your favor when making a new hire? Listen to your mother.

“If there is a voice in your head that sounds like your mother and it’s advising you not to hire a certain candidate, the voice is probably just your entrepreneurial instinct telling you to proceed with caution,” says Feuer. “But beyond what I call the Mother Rule, there are ways to get job candidates to reveal their own crucial character traits.

“One way I vet candidates is to ask them to provide a letter of interest outlining why they think they can get the job done, and what it would take to get them to join the organization,” he adds. “This shows me how the candidate thinks and articulates ideas and concepts—and also lets me know if he or she is thorough and has a sense of urgency by getting back to me in a timely fashion.”

Don't drink your own bathwater. When success is reached, history tends to be rewritten about who did what and why, and how victory was snatched from the jaws of defeat. At a certain level, this is all well and good. The problem arises when the true story gets filtered down, and the lessons from the experience lose their meaning because they're not accurate or they're too vague. This makes it increasingly difficult to apply what you learned to similar future efforts. If something didn't work and no one remembers why, you're usually destined to repeat past mistakes.

“Whether you have hit your stride or have reached a milestone, it’s imperative to remember one *continued on page 25*



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Resisting...

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“You can encourage customers to dig deeper using interview methods similar to those we developed at Advanced Industrial Marketing,” says Adams. “For example, we have special ‘trigger methods’ to get them out of mental ruts. We have fresh ways for probing their responses. And we have unique observation and customer tour tools to let you see exciting new opportunities.

“When someone says, ‘Don’t just ask customers what they want,’ it doesn’t mean you should isolate yourself deep within the bowels of your company to guess what they want,” he adds. “It means you should get innovative about ways to enter your customers’ worlds and understand the needs they cannot easily articulate on their own.”

Prioritize customer outcomes. What will customers richly pay you for? Only for delivering outcomes that are *important* and currently *unsatisfied*. That’s why Adams advises clients to get quantitative—to ask customers to rate how eager they are for certain elements of a new product. For example, you might ask on a scale of 1-10 how important it is to “search for a broad range of music.” Then ask that same customer to rate, on a scale of 1-10, how satisfied they are today with their ability to “search for a broad range of music.” Then focus your product development on outcomes that scored high in importance and low in current satisfaction.

“Most suppliers fail to ask these quantitative questions,” says Adams. “The result is they miss two critical points: The first is that it’s a mistake to let your engineers and scientists work on answers to questions customers don’t care about; secondly, to a certain extent, we all ‘hear what we want to hear’ in customer interviews, so *quantitative* data is needed to drive out internal bias and wishful thinking.”

Take advantage of the profit motive. Many B2B suppliers completely overlook an enormous advantage they have over consumer-products companies such as Apple: the ability to measure value delivered to their customers. How do you measure the “coolness” of a tiny pod, the convenience of a fast music download, or the bragging rights of owning the latest iPhone model?

But the B2B supplier’s world is different. “I’ve helped B2B suppliers in hundreds of industries,” says Adams, “and their customers are usually in the business of making money. B2B suppliers can help their customers make more money by improving their processes and/or their products. If suppliers are willing to work at this, they can often measure or predict how a new product will let customers a) reduce costs, b) sell higher volumes, or c) sell at higher prices.

“Tools such as value calculators allow attentive B2B suppliers to understand the value their customers will receive from their new product,” he adds. “This teaches the supplier how to precisely ‘tune’ the design of their new product, how to price it, and how to promote it. This may not be as much fun as a new touch-screen phone, but it’s great for the supplier’s bottom line.”

Get creative with the solutions. Truly hearing the voice of the customer is necessary, but not sufficient. Here’s where you can and should emulate Jobs and his team at Apple—in the creativity department. Jobs doesn’t just encourage innovation; he requires it. He wants Apple employees to take risks, give feedback, and constantly think outside the box. Basically, creativity is a must.

“Once your team knows the outcomes customers care about, they need to focus all their creative energy on finding the solutions that *result* in those outcomes,” says Adams. “This is best done by engaging as many of the right minds as

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Inland Empire Employment Recovery – A Long, Gradual, Climb

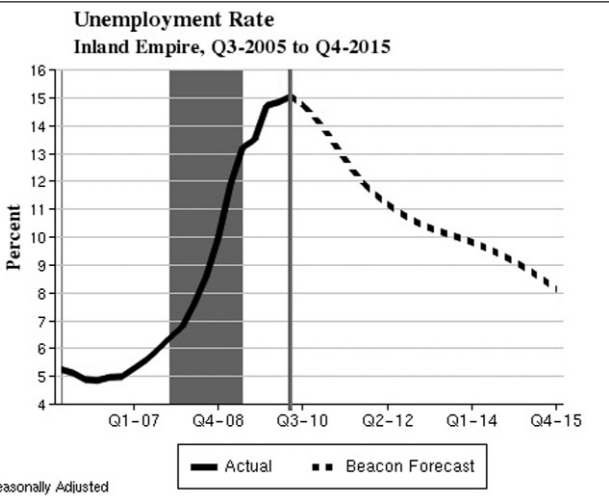
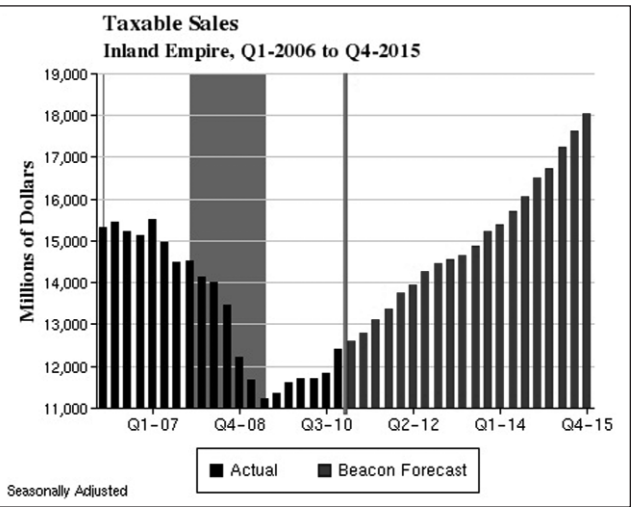
By Beacon Economics

The Inland Empire’s labor markets have not yet turned the corner, and remain one of the weakest in the state. Peak-to-trough, the region lost 13.5% of its total nonfarm employment, compared to a 9% loss in California overall. Recovery is beginning, however. Several sectors have added jobs over the past several months, including transportation, warehousing and utilities, and administrative support. Although there has been little growth in nonfarm payrolls or household employment, the number of unemployed residents has fallen, bringing the unemployment rate down to a seasonally adjusted 13.8% (February 2011). But because there has not been a corresponding increase in household employment, the decline in unemployment is attributed to previously unemployed residents becoming discouraged and dropping out of the labor force. Beacon Economics forecasts that the Inland Empire’s unemployment rate will gradually decline, but doesn’t expect it to fall below double-digits until the first quarter of 2014. Beacon Economics is projecting faster employment growth than forecast in the previous edition of *The Regional Outlook – Inland Empire*, however, nonfarm employment is still not expected to reach its pre-recession peak until the first quarter of 2015.

Note that the California Employment Development Department (EDD) recently released revised labor market statistics for the Inland Empire. In December of 2010, nonfarm employment was 14,000 higher than previously reported by the EDD. Most sectors saw upward revisions, including retail trade and wholesale trade. The largest negative revision was in administrative support.

Consumer Spending Slowly Picking Up

The Great Recession hit the Inland Empire hard, in particular because of the region’s exposure to the collapse of the sub-prime mortgage market. In the fourth quarter of 2010, nearly half of all mortgages in the two-county region were underwater. Housing woes continue to be the major reason for the Inland Empire’s slower recovery. Quarterly taxable sales declined peak-to-trough by 27.7%, the largest decrease in Southern California. Spending has picked up, and



Fighting for Fiscal Responsibility

By Office of Assemblyman Mike Morrell, Sixty-Third District

On June 15th, the Democratic majority in the California State Legislature passed a budget filled with gimmicks. Fast forward and you will find that what the legislative Democrats and Governor Brown finally agreed upon was ultimately more of the same. No Republican votes and many gimmicks, a rosy picture painted by a budget dependent upon \$4 billion in assumed revenue that only exists in theory.

I am deeply disappointed that instead of curbing California’s massive spending problem, this budget continues to rely on the ‘realignment’ of spending. ‘Realignment’ is government-speak for shifting, transferring, and borrowing money from one government program to another. ‘Realignment’ does nothing to address the serious nature of our state’s budget crisis, it only prolongs it. This budget highlights the need for California to adopt real solutions, rather than merely pushing its fiscal insolvency onto future generations. The budget requires substantial pension reform, pro-business policies for job creation, and a limit on spending. We need courageous leadership from Sacramento to help California live within its means. A sound budget with real reform is the first big step toward assuming this leadership.

Furthermore, the legislature’s budget highlights the need for my Assembly Bill 998. This would require budget language to be available online for public view 72 hours before any votes can be taken. Accountability in every area of government will ensure Californians receive the representation the United States Constitution ensures them.

Thankfully, in spite of tremendous pressure my Republican colleagues and I held the line against tax and fee increases saving Californians \$58 billion and we continue to remain united toward a solution that requires fiscal responsibility. I am happy to say that the taxes and fees established in the last budget are set to expire, placing an extra \$1,000 per year back into the pockets of taxpayers to invest in their families and businesses, not government.

As we know, Governor Brown vetoed the legislature’s first budget within a matter of hours. Unfortunately now, the governor’s deal with his colleagues is so far removed from fiscal responsibility that our situation remains dire. Fortunately, we’ve won a big battle this time around, holding out for a no tax increase budget. Over the next six months I will devote myself to building an infrastructure that will lead California back to economic prosperity by:

- 1) Getting an answer from the Democratic speaker as to why legislators received a budget that is more than 1200 pages long less than two hours before the vote.
- 2) Continuing to fight to pass AB 998 which will make it mandatory that our budget is posted online for public review 72 hours prior to a vote.
- 3) Seeking the legal opinion of our attorney general to uphold the rule of law and protecting the interests of the people by keeping proposition 25 free of partisan

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SBA Lenders Serving the Inland Empire

Ranked by loans funded (\$Amount) (Riverside & San Bernardino Counties)

continued on page 31

	Company Name Address City, State, Zip	SBA Loans (\$ Amount)*	Number of SBA Loans Funded	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
1.	CDC Sm. Bus. Finance Corp. 1650 Iowa Ave., Ste. 150 Riverside, CA 92507	\$40,821,000	65	Yes Yes No	No No Yes	1 8	Mike Owen Executive Vice President (951) 905-5700/905-5717 mowen@cdcloans.com
2.	EDF Resource Capital, Inc. 1050 Iron Point Rd. Folsom, CA 95630	\$24,473,000	76	No Yes No	No No Yes	1 13	Jim Azevedo (916) 962-3669/962-1822 jimazevedo@resourcecapital.com
3.	Temecula Valley Bank 27710 Jefferson Ave., Ste. A100 Temecula, CA 92590	\$21,333,500	18	Yes Yes Yes	No No Yes	4 11	Dan Stake President (951) 694-9940/506-1283 dstake@temvalbank.com
4.	Wells Fargo Bank SBA Lenders 500 La Terraza Blvd., Ste. 200 Escondido, CA 92025	\$20,622,500	60	Yes Yes Yes	Yes Yes Yes	4 7	Steven W. Doss VP, Reg. Sales Manager (760) 432-5319 steven.w.doss@wellsfargo.com
5.	Enterprise Funding Corp. 300 E. State St., Ste. 230 Redlands, CA 92373	\$10,180,000	12	No Yes No	No No Yes	1 1	Jeffery C. Sceranka President/CEO (909) 792-3803/792-3813 jeff@efcj04.com
6.	Banco Popular 888 Disneyland Dr. Anaheim, CA 92802	\$6,806,200	29	Yes Yes No			Lydia Fiscorondo VP Western Regional Sales Mgr. (714) 864-5057/864-5103
7.	US Bank 3590 Central Ave. Riverside, CA 92506	\$6,643,700	15	Yes Yes Yes	Yes Yes Yes	330 2,887	Christopher Otto VP/SBA Business Dev. (951) 514-9873/255-4748 christopher.otto@usbank.com
8.	California Bank & Trust 102 N. Yale Ave. Claremont, CA 91711	\$4,905,500	14	Yes Yes No	Yes Yes Yes	6 93	Andre Ellis V.P./Manager (909) 624-9091/625-2982 ellisa@calbt.com
9.	Community Bank 1041 W. Badillo St., Ste. 115 Covina, CA 91722	\$4,398,200	12	Yes Yes Yes	Yes Yes Yes	5 13	Deborah G. Gallagher Senior V.P./Manager (626) 568-2008/732-1339 dgallagher@cbank.com
10.	Security Bank of California 3403 Tenth St., Ste. 100 Riverside, CA 92501	\$3,354,500	7	Yes Yes Yes	No No Yes	4 4	James Robenson Chairman 951-368-BANK info@securitybankca.com
11.	CIT, Small Business Lending 7755 Center Ave., Ste. 1100 Huntington Beach, CA 92647	\$3,044,000	7	Yes Yes No	No No No	0 50	Julie Johnson Regional Acct. Manager (714) 842-2380/375-5761 julie.johnson@cit.com
12.	First California Bank 218 E. State St. Redlands, CA 92373	\$2,792,200	4	Yes Yes Yes	No No Yes	3 21	Cg Kum CEO (909) 798-3611/335-2363 www.fcbank.com
13.	Southland Econ. Dev. Corp. 400 N. Tustin Ave., Ste. 125 Santa Ana, CA 92705	\$2,635,000	3	No Yes No	No No No	0 2	James R. Davis President (714) 647-1143/(714) 868-0003 pama@southlandedc.com
14.	Pacific Western Bank 900 Canterbury Pl., Ste. 300 Escondido, CA 92025	\$2,289,300	4	Yes Yes No	No No No	8 7	Ricka Kemp Branch Manager (760) 432-1350/432-1359
15.	AMPAC TRI State CDC 225 W. Hospitality Ln. San Bernardino, CA 92408	\$1,909,000	2	No Yes No	No Yes No	1 1	Hilda Kennedy Founder/Executive Director (909) 915-1706/387-0810 www.tristatecdl.com
16.	BBVA Bancomer USA 24010 Sunnymead Blvd. Moreno Valley, CA 92553	\$1,634,000	4	Yes Yes No	No No Yes	6 31	Manuel Orozco President/CEO (951) 242-1959/242-3324
17.	Rabo Bank 74-199 El Paseo Dr. Palm Desert, CA 92260	\$1,449,000	17	Yes Yes No	No No No	9 30	Keith Goff Regional President (760) 776-4100/776-4433 keith.goff@rabobank.com
18.	Hanmi Bank 3327 Wilshire Blvd. Los Angeles, CA 90010	\$1,330,000	2	Yes Yes No	No No Yes	1 27	Jae S. Yoo President/CEO (213) 427-5657/427-5774 www.hanmi.com
19.	California Center Bank 1040 S. Mt. Vernon Ave., Ste. A Colton, CA 92324	\$1,317,000	8	Yes Yes No	Yes Yes Yes	1 14	Chris Kong Vice President/Manager (213) 637-9631/427-6080 chrisk@centerbank.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2011 by IEBJ.

To New...

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son that many college grads must learn about networking is that it is not the equivalent of asking, “Will you hire me?” The goal of effective networking is, instead, to build a mutually beneficial relationship with someone who may never even be able to give you a job, but might know someone who can.

“It’s what I call contrarian networking,” says Kuzmeski. “Before you start networking, create a game plan. First, think about which contacts are the most important to you and which are the closest to you. Remember, these will not necessarily be the people you think might be able to give you a job on the spot. Of those contacts, consider who the best connectors are. Who knows the people you want to know? By connecting with other great connectors, you are able to widen your reach. You expand your opportunities.”

Network to the people you know. Sometimes the most obvious connections are the ones most easily ignored. When you are building your network or considering who might be able to help you in your first big job search push, don’t forget about the fruit closest to the ground.

“Again, think about the people close to you, who might have huge networks of their own,” says Kuzmeski. “For example, maybe your mom is or used to be a teacher. She’s had contact with tons of parents over the years who just might be working at a company that could hire you. Or maybe your cousin has a job in a completely different field, but he has a huge network of friends on Facebook. You never know how a great opportunity will present itself. Don’t count anyone out of your networking efforts, especially those who are the closest to you and therefore the most willing to help.”

Let them do the talking. (You ask the questions!) When you’re first starting out, networking can be a sweaty-palm-inducing, nerve-racking experience. Be careful not to allow your nerves to lead to nervous chatter. There’s nothing worse than coming away from a great networking opportunity realizing that you can’t remember a single person’s name or a single helpful thing that was said. Always be prepared to listen and arm yourself with a (mental) list of questions to help you get conversations going. Here are a few great icebreakers:

- How did you get started in this industry?
- Where did you grow up? Do you still have family there?
- How are your kids? What are they up to?

I’ve been wanting to ask this of someone with more experience than me. What do you think about...? (Complete this question with something from current events, your town or city’s local news, or a recent event in your industry. Remember, it is always a good idea to avoid topics that can lead to contentious conversations such as religion, politics, etc.)

Once the conversation is flowing freely, then you can move on to more in-depth business questions:

- What’s the best thing that has happened to your business this year?
- What’s one thing you’ve done that has really changed your career?
- What will you never do again in business?
- What’s your biggest challenge?
- What makes a good client for you?
- What do you find is the most effective way to keep a client happy?

“After he answers you, it’s always a good idea to follow up with a secondary question that encourages him to tell you more,” Kuzmeski adds. “The more he talks and you listen, the more he will like you because you are showing

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LOCAL EXECUTIVE TIME OUT

OCEANSIDE WELCOMES FAMILIES WITH BUCKETS OF FUN FOR “RUNNING WITH THE GRUNION”—THE ULTIMATE SOUTHERN CALIFORNIA EXPERIENCE

City’s California Welcome Center Offers Children Complimentary “Grunion Packets”

Oceanside, San Diego’s North Shore, is giving families another fun reason to visit this summer by celebrating the summer arrival of the grunion. For a limited time, families who visit Oceanside’s California Welcome Center can pick up complimentary “Grunion” packets that include a plastic bucket for catching the fish and a tip sheet with information on where to find the grunion and their seasonal beach visits.

Each June, July and August, the beaches of Oceanside play host to thousands of slippery fish who land on its shores after nightfall. Grunions leave the water at night to spawn on beaches beginning on nights of the full and new moons. Spawning typically takes place over four consecutive nights. As waves break on the beach, grunions swim as far up the beach as possible making for an awe-inspiring sight.

“You haven’t had a complete Southern California beach experience until you’ve experienced running with the grunion,” says Leslee Gaul, CEO of Visit Oceanside. “Kids love that they get to stay up past bedtime and troll the beach at night looking for the fish. It’s one of those thrilling natural experiences that the entire family will remember for a long time.”

Grunions arrive typically between the hours of 9:30 p.m. and 2 a.m. depending on the tides. The best sightings are typically on the second and third nights of the four-night period. Grunion can only be caught with bare hands. Adults 16 and over must have a fishing license to catch grunion.

Expected dates for the 2011 summer grunion season are: July 1-4; July 15-18; July 30-August 2; August 13-16. For more information on the 2011 grunion schedule visit: www.dfg.ca.gov/marine/grunion-schedule.asp#runs.

The Visit Oceanside CVB/California Welcome Center Oceanside is conveniently located just off Interstate 5 at 928 North Coast Highway. Families can drop in anytime during business hours to pick up the Grunion Packets. The Welcome Center also features a variety of souvenirs and logo wear for visitors to purchase and helpful staff who can provide more information on what to do during their visit. For more information, please call (800)350-7873 or visit www.visitoceanside.org.

Inland Empire...

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To meet the various export financing needs of small business enterprise, SBA has designed three types of EWCP loans namely, Single Transaction-Specific Loan, Transaction Based–Revolving Line of Credit and Asset Based Loans (ABL). Single Transaction-Specific Loan is a non-revolving loan that supports a specifically identified single export transaction. The term of the Transaction-Specific Loan generally should not exceed one year. SBA may, on a case-by-case basis, approve a longer loan term (up to 36 months) to allow for an extended trade and production cycle.

Transaction Based-Revolving Line of Credit supports either multiple export transactions or a specifically identified export transaction on a continuous basis during the term of the loan. The term generally does not exceed one year but can

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Building...

continued from pg. 3

cost overruns, state governments have become reluctant to take on much-needed infrastructure projects, decisions that could lead to future economic and security problems for the country. It's time for owners of all kinds to take back the building process."

LePatner's law firm—which is the only law firm in the nation exclusively devoted to the representation of owners on construction projects—provides forensic analysis and due diligence for its clients through its wholly owned affiliate, Proactive Integrity Associates LLC. LePatner offers the following advice for owners who want to avoid the losses and embarrassment that come with hiring contractors bent on committing fraud:

Stage One: The Planning Process

Don't assume hiring unions will protect you. Many owners hide behind the belief that if they retain union contractors, who are bound by so-called "project labor agreements," that there are rules to set in stone the costs for the work to be done. "Nothing could be further from the truth," says LePatner. "While a project labor agreement may establish the rates and benefits for every category of worker on a project, to avoid corruptions such as fictitious invoices and kickbacks, owners must employ greater steps to protect their project budgets."

Perform a background search on your construction team. For owners, the contract bidding process should include thorough questionnaires that require bidders to answer questions about their businesses, their ownership, and their history, including jobs worked, liens filed, criminal, civil, and administrative inquiries, and other similar information. At a minimum, owners should verify

licenses and business registration of a bidder and conduct public records searches to uncover any history of litigation, criminal convictions, failure to pay taxes, undisclosed conflicts of interest among the project team, and other matters that would call into question the integrity or business practices of a bidder.

Owners may also want to do a search of news articles to see

if past reports of wrongdoing by certain bidders exist. In addition to conducting the public record and open source research described above, more in-depth investigation may be warranted depending on the size of the project. A further layer of diligence includes in-depth interviews by investigators and/or project management staff of prior customers of a bidder, construction managers and

design professionals who have previously worked with the bidder, opposing parties in litigation, former employees, and other industry and confidential sources of information regarding the bidder. These interviews can provide real-life perspective regarding how well the bidder performs its work and interacts with owners and other team members.

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Marcus & Millichap
Real Estate Investment Services

Up 5 Places

2011 Rank: 32

2010 Rank: 37

Riverside-San Bernardino

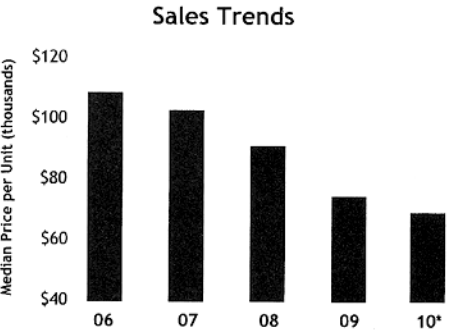
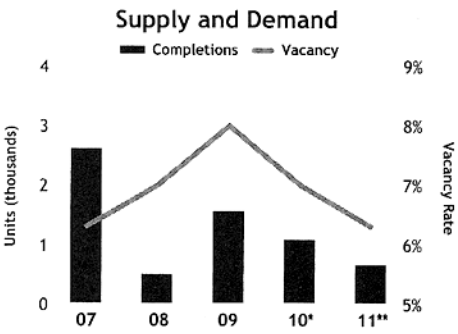
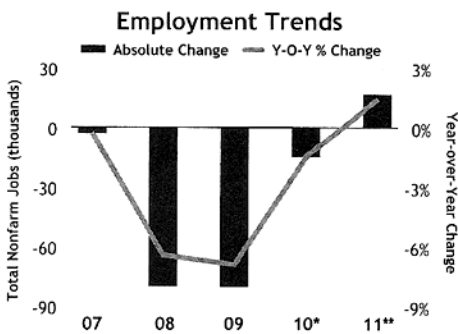
Apartment Recovery Gains Momentum, Led by Western Submarkets

Inland Empire apartment operations will strengthen in 2011 as payroll expansion resumes and the pace of new construction remains constrained. The surge in apartment demand late last year stemmed from single-family residential foreclosures and the de-bundling of households. In 2011, however, job gains will become a primary driver of renter demand growth. Total employment will post net gains for the first time since 2006, and occupancies will continue to rise, led by strong absorption near dense job centers along the western boundary, like Ontario and Chino. As a result, concessions in properties near coastal counties will burn faster than in other parts of the Inland Empire as rents continue to recover. Elsewhere, large-scale commercial projects in Moreno Valley, including the 6 million-square foot March LifeCare campus and 1.8 million-square foot Skechers distribution facility, will add thousands of construction jobs in 2011 and boost renter demand for nearby complexes. Challenges will linger, however, particularly in far-reaching communities like Hemet, Victorville and Perris, where the threat of shadow rentals continues to moderate the pace of recovery.

Investment activity in the region will continue to improve in 2011 as long-term hold buyers purchase bank-owned assets. Opportunities to acquire REO listings and value-add properties will remain prevalent to the east and north, where the effects of the downturn were most significant, making apartment operations in both areas weaker than elsewhere in the metro. Cap rates for these assets will average in the mid-7 percent to low-8 percent range this year, 175 basis points above first-year returns for close-in, stabilized properties in the west. Demand for assets closer to Los Angeles County employment centers will outstrip supply, which, barring a dramatic uptick in interest rates, will likely place downward pressure on yields as the year progresses.

2011 Market Outlook

- ◆ **2011 NAI Rank: 32, Up 5 Places.** The Inland Empire gained five positions in the NAI, though above-average vacancy kept the market in the bottom half of the ranking.
- ◆ **Employment Forecast:** Total employment in the two-county region will expand by 16,300 positions this year, or 1.5 percent. In 2010, employers shed 15,000 workers.
- ◆ **Construction Forecast:** Apartment stock will increase by 600 units in 2011, down from 1,000 units last year and nearly 70 percent below the five-year average.
- ◆ **Vacancy Forecast:** The average vacancy rate will fall 70 basis points this year to 6.3 percent. Vacancy improved 100 basis points in 2010.
- ◆ **Rent Forecast:** Asking rents will end the year at \$1,025 per month, while effective rents will reach \$975 per month, gains of 1.7 percent and 2.2 percent, respectively.
- ◆ **Investment Forecast:** Although REO and top-tier deals will dominate sales this year, some unique opportunities will emerge for buyers willing to explore middle-market properties. With the recovery taking shape, however, the window to acquire traditional listings with significant upside will last only a few quarters.



* Estimate ** Forecast
Sources: Marcus & Millichap Research Services, CoStar Group, Inc., RCA

Market Forecast

Employment: 1.5% ▲

Construction: 420 ▼

Vacancy: 70 bps ▼

Effective Rents: 2.2% ▲

Marcus & Millichap
Real Estate Investment Services

As Transportation Needs for Seniors Stretch Community Resources, a Transit Agency and a Non-profit Have Found a Solution

Community Based Transportation Service in Claremont is Newest Adaptation of Successful TRIP Volunteer Driver Model

The Pomona Valley Transportation Authority (PVRTA) and Community Senior Services (CSS), a non-profit agency in Claremont have introduced an innovative volunteer driver transportation service that targets the aging in place, stranded without options dilemma that is increasingly becoming a senior mobility challenge, as reported in a recent article by *Transportation for America*.

According to George L. Sparks, PVRTA administrator, “The ‘Get About’ service is the primary transportation resource for seniors and individuals with disabilities in the Pomona Valley.” He says, “Travel to communities outside of the Pomona Valley for shopping and to a neighboring county for medical services has long been a

need identified as an important transportation issue by both the community and PVRTA.” Sparks says that the distance involved made most options prohibitively expensive.

Sparks says, “Another challenge faced by PVRTA was to provide service to riders who, because of physical frailty or cognitive disability, were unable to use a door-to-door service like Get About without an escort. After reviewing many other approaches, it became clear to PVRTA that a volunteer driver program was the most cost effective, convenient and humane way of addressing the two most pressing needs identified by both PVRTA and our riders.”

Sandee Hayden, director of Community Connections says,

“We know that a friend may help once or twice when asked for assistance with transportation, but when mileage reimbursement is available, they will help more often.

“We knew that it would take a community to make a volunteer driver program possible,” Hayden said. Sparks says, “The initial impetus for Community Connections came from the results of community transportation forums that included social service agencies, health-care providers, cities and other community groups. These groups remain engaged in the program by serving on the project steering committee, the eligibility determination committee and by acting as a referral network for both riders and potential volunteers.”

PVRTA and CSS reviewed several volunteer driver programs before settling on the TRIP model which we found through the Beverly Foundation. The TRIP volunteer driver program was started and has been operating in Riverside County since 1993 by the Independent Living Partnership (ILP). Last year the Riverside service provided 92,843 one-way trips and 1.3 million miles of escorted transportation at a \$5.74 cost per trip to ILP.

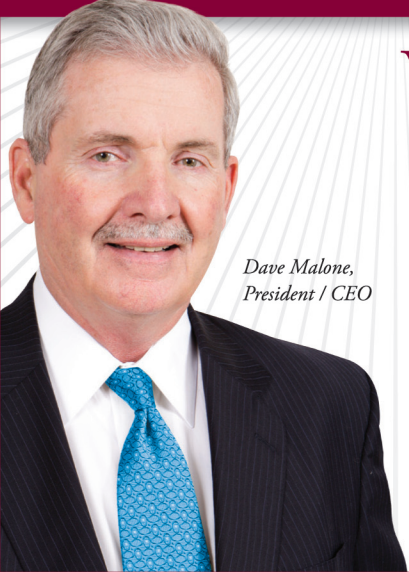
Spark says, “Probably the biggest obstacle to starting a program like this is finding the initial funding necessary to get started. It is sometimes difficult to get traditional funding sources for transportation to appreciate that volunteers can be

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As...
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a legitimate way to serve their clients.”
Hayden says: “The 2009 Federal Transportation Authorities call for projects, specifically recognized Volunteer Driver Programs, provided the source for funding our TRIP based volunteer driver

program, and Community Connections, a partnership with PVRTA, CSS, TRIP and our community, was launched in December 2010.”
Community Connections, mirroring the TRIP model, provides door-through-door service to riders and helps with socialization for home bound isolated seniors and individuals with disabilities. Already, only 2

months after beginning to provide rides, Community Connections is now serving 37 riders, who previously were unable to make the trips they needed.
According to Hayden, “Most of our riders tell us they just want to go shopping or run errands, much like they were able to do when they were drivers” and Community

Connections makes that possible. The service provides mobility with dignity, and restores personal independence.
When asked what advice she would give to other communities to be successful in starting a TRIP model volunteer program, Hayden says. “Community is the solution to providing transportation for seniors and individuals with disabilities. Be resourceful, be patient and call upon your community partners to support the development of a volunteer drive program.”

According to Richard Smith, executive director of the Independent Living Partnership (ILP) that operates the original TRIP Program in Riverside County, “TRIP is a low-cost, community based transportation service that can be started and operated in almost any community, rural, suburban and in big cities too.” He says, “The success story of Community Connections should encourage communities across the country that are facing dwindling resources and burgeoning community transportation needs to think seriously about starting and operating a TRIP service too.” ILP has created a website at TRIPtrans.org for the purpose of detailing the model and also to assist other communities to implement the proven program.

The Pomona Valley Transportation Authority (PVRTA) is the community transit provider for the Pomona Valley. PVRTA is a joint powers agreement and was formed by the voluntary cooperation of the cities of Claremont, La Verne, Pomona and San Dimas.

New Freedom funds are a grant program of the U.S. Department of Transportation that seeks to reduce barriers to transportation services and expand the transportation mobility options available to people with disabilities beyond the requirements of the Americans with Disabilities Act to overcome existing barriers for greater participation in society.

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Habitat...

continued from pg. 1

efforts to help families obtain safe, decent and affordable homes and to strengthen communities.”

The Builder 100 list is an annual compilation of the largest homebuilders in the country. In 2009, Habitat ranked No. 8 on the list with 5,294 closings, which marked the first time the organization made it into the top 10. Habitat’s 2010 increased number of home closings was due in part to the organization’s Neighborhood Revitalization Initiative (NRI). Through NRI, Habitat affiliates seek to purchase and rehabilitate foreclosed properties to turn them into affordable housing in partnership with low-income families and to strengthen neighborhoods affected by the current housing market.

Pomona Valley Habitat for Humanity, a local affiliate of the international organization is currently beginning its first rehabilitation project in Rancho Cucamonga under this new funding source. The organization has been working with the City of Rancho Cucamonga, who hopes to help reduce blight caused by abandoned foreclosed properties, and expects to begin rehab work on one identified property before the end of the year.

“Rehabilitating foreclosed homes with government money is a strategy that Habitat for Humanity International has encouraged,” said Gluth. That way, local affiliates and their volunteers stay active during the economic downturn when fundraising in the private sector is difficult.

“The current economy has expanded the need for, and the interest in, the work of Habitat for Humanity, but it has also led to a decline in our fund-raising support,” said Jody Gmeiner, president/CEO of Pomona Valley Habitat for Humanity. “Many of our past donors have come from the construction and banking industries—both of which have been hard hit the last few years. We are more likely to receive discounted materials and services, rather than sponsorship of the entire construction of the house and donated materials that we used to receive during the housing boom.”

To supplement fund-raising efforts Habitat for Humanity has also adopted a social enterprise with its ReStores (established to be a self-sustaining funding source for Habitat affiliates). The ReStore sells donated materials including new and gently used furniture, appliances, lumber, hardware, vintage and unique items to the public. Currently there are over 700 home improvement stores across the United States providing local communities with low-cost building and home improvement materials and offering proceeds to enhance the Habitat for Humanity mission to end substandard housing worldwide.

and we are grateful for the generosity of our donors, volunteers and advocates who have joined our

Pomona Valley Habitat for Humanity opened a ReStore at 4609 Holt Boulevard, Montclair in December 2009. Many of the volunteers are attracted to Habitat for Humanity because they want to work hands on. For Pomona Valley Habitat for Humanity their Montclair ReStore has also helped serve as a place to attract volunteers during down times in their construction projects. High unemployment in the local region has attracted a large number of skilled

volunteers who have lost their jobs.

“We get interest from people of all backgrounds,” said Morgan Sternquist, Pomona Valley Habitat for Humanity volunteer coordinator. “Traditionally most of our volunteers have wanted to work Saturdays. These new volunteers benefit us because they are often available during the week and are looking to fill their time as they look for work. We are a benefit to them because it gives them something to fill the time on their resumes and a way to learn new skills.”

In addition, the ReStore serves as a location for a weekly volunteer orientation. Every Saturday at noon interested individuals can come to learn about the local Habitat for Humanity affiliate and current activities they can assist with.

“Throughout our history we have seen time and again that an affordable, safe and decent home is the gateway to better health, greater family stability and improved educational opportunities in every country where we work,” said Jonathan Reckford, CEO of Habitat for Humanity International. “We are pleased that even in this difficult economy, Habitat for Humanity has been able to help an unprecedented number of families around the world have a better place to live. We are seeing great results from focusing not only on building individual houses, but also on repairing and rehabbing homes and creating partnerships that emphasize total community development.”

In fiscal year 2010, Habitat for Humanity served a record 74,960 families worldwide through a combination of new construction, rehabilitation and repairs. Habitat also helped an additional 6,355 families establish legal rights to a house or land, and provided more than 46,964 individuals with technical assistance ranging from legal help to construction advice or training.

Habitat for Humanity is built on the concept of building communities; the tradition of barn-raising is evoked in each Habitat for

Humanity build. The model is a true community partnership, where most often redevelopment agencies provide the land and Habitat for Humanity engages churches, businesses, civic groups, and literally thousands of people in the advocacy, fund-raising and construction needed to complete the home.

Under the Habitat for Humanity model homeowners must meet income guidelines; have decent credit; be able to make a monthly mortgage (with no profit, no interest); and agree to put in hundreds of hours of sweat equity building

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Ribbon Cutting for Montclair ReStore



Prudential Build Day – Prudential Real Estate Office hosts Build Day during construction on a Habitat for Humanity house in Chino Hills

Building...

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“For example, if Lehr’s clients had properly researched the company, they would have discovered that Lehr Construction pleaded guilty to charges related to bid rigging in the late 1990s that resulted in overcharging clients tens of millions of dollars. One of Lehr’s principals, Howard Lazar, reportedly pleaded guilty to attempting to bribe a city inspector in the 1970s.”

Demand transparency. Transparency is the key to maintaining integrity in the construction process from bidding to billing to timely completion. Project owners should have the right to obtain and review all financial and accounting documentation relating to their project, including that of the subcontractors. If possible, direct electronic access with proprietary software that manages all aspects of the retention, performance, and payments to the contractors and subcontractors should be provided. This access not only will provide the owner with the information needed to detect overbilling, fraud, waste, and abuse, but it will set a tone with the project team that the owner is serious about preventing cost overruns and will be watching the team closely throughout the process.

Know who’s doing your building. Through carefully tailored contracts, owners should be given the right to approve all subcontracts for their project. Doing so allows the owner to perform due diligence on the subcontractors and ferret out those who are unqualified or unscrupulous. “A requirement that all contractors and subcontractors use owner-approved contracts will ensure that the right to audit extends to the subs,” says LePatner. “Control over the team members and contractual arrangements also helps to prevent unwarranted and surprise liens from being filed for unpaid subcontractor

costs.”

Stage Two: The Building Process

Perform surprise onsite inspections. Although due diligence and contract language can go a long way toward protecting the owner from corruption and cost overruns, they are not a substitute for ongoing monitoring of a project. One overt tool that can be used during the project is surprise onsite inspections. During these inspections, owners should verify the number of workers onsite and the types of work being performed. Equipment should be spot-checked to make sure those items for which the owner is paying are actually onsite and are actually being utilized. Not only will such onsite inspections help to identify potential issues not readily apparent from the accounting and project documentation, but they will further reinforce an atmosphere of transparency, owner oversight, and respect for the integrity of all team members.

Reviews should be conducted of general conditions charges and change orders to ensure that the owner is not being charged under general conditions for an item or cost that was to be included in the fixed-price contract. Unfortunately, this kind of double billing is fairly common and is often not detected by owners unfamiliar with construction industry practices. It also is helpful to monitor contract compliance of fees and charges based on a percentage, such as the construction management fee or mark-up, to make sure the fees are not inflated.

“Any work being performed on a time and materials basis should be subject to additional scrutiny,” notes LePatner. “Owners should perform spot verification of contractor and subcontractor payrolls to ensure that the amounts charged to the owner were actually paid to the laborers, tax authorities, unions,

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Are we required by law to give paid days off on national holidays?

Q: The 4th of July is approaching and our company is looking for ways to cut costs. Are we required by law to pay our staff, even if they don't work on that holiday? Must we pay our skeleton crew extra if they come in to work?

A: Although most people take paid public holidays for granted, there is no state or federal law requiring private employers to pay workers for those days off. Still, the marketplace norm is to give paid days off for many public holidays.

From that point onward, however, employer policies diverge. Some states have special holidays that they hold near and dear (Patriot's Day in Massachusetts, for example). It is totally at the discretion of the employer whether employees who do not work on any declared holiday will receive their usual compensation – or even an *unpaid* day off. That said, you may want to weigh your potential savings against the de-motivating effects your cost cutting will have.

As for your skeleton crew, employers are not required to pay more than regular wages to employees who must work on a holiday; however, most employers provide additional compensation of some sort. You might pay for hours worked at 1.5 to 2.5 times regular pay, or pay for hours worked and give compensatory time off. ■

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Be a...
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thing: If you don't remain hungry to achieve continued success, you'll soon find yourself believing that you are as great as your last success," notes Feuer. "Moreover, if you do that, you could drown drinking your own bathwater or make bad mistakes because you trusted without verifying."

Know when it's time to pull the plug. One of the biggest dilemmas for any entrepreneur, CEO, or business owner is to know when enough is enough. There are peaks and valleys in virtually every company and industry. The trick for an owner is to understand these vacillations and know when it's time for you to sell—to the highest bidder, of course.

"The key to fulfillment and continued success is knowing how and when to reinvent one's business and even personal life," says Feuer. "It's all about looking for that new twist or turn that might ignite a new burning in the belly."

"That time arrived for me when I decided to sell OfficeMax," he adds. "The company had been—in my mind anyway—something I did for almost 16 years but not who I was. I was thrilled that what I did employed 50,000 people and did business in every state but Vermont, with international operations in China, Japan, Brazil, and Mexico. At the end of the day, I knew that my team and I had built OfficeMax to fulfill its promise of 'serving its customers, creating opportunities for its employees, and building value for our shareholders.' With this realization, I knew it was time for me to move on."

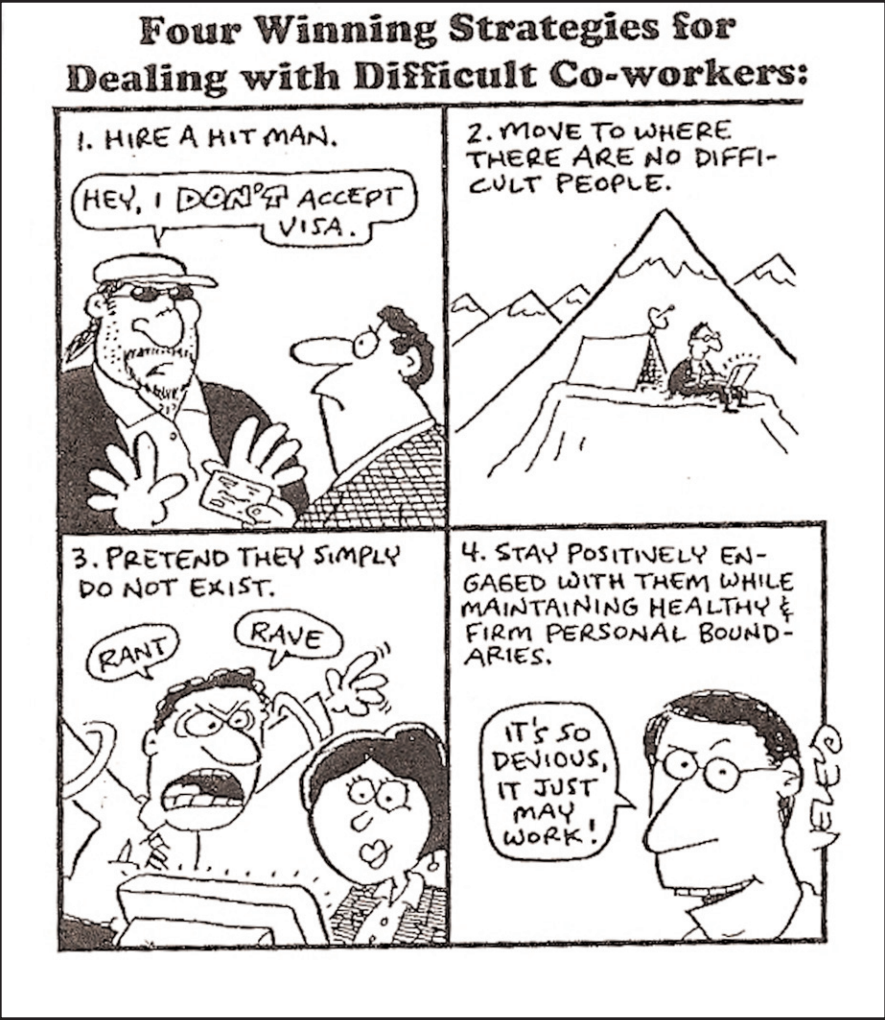
Know how to put lightning back in the bottle again and again. It is absolutely possible to be a repeat entrepreneurial success. Most successful second-act players have honed their instincts and skills and created a series of methodical steps that they follow. They understand how to get from A to Z while minimizing pain and wasted motions and maximizing available capital. Experience has taught them where to spend the most time and effort to ensure that they meet or beat both others' and their own expectations.

"Like many successful entrepreneurs and operators at this stage, I live to work rather than work to live," says Feuer. "I love the challenge, thrive on naysayers telling me it can't be done, and get great satisfaction in proving the pessimists wrong. I won't presume to understand the psychological reason why anybody does anything, but the simple answer for me is that I put lightning back in the bottle because I know I can. There's nothing more gratifying to me than starting from scratch and building a meaningful and relevant business, and if it's a giant, so much the better."

"Navigating a start-up venture is about as close as you can get to a 24/7 ride on the world's scariest roller coaster," says Feuer. "Every morning, when the entrepreneur gets out of bed, it's showtime. And every evening, when that same would-be tycoon restlessly drifts off to sleep, he says a silent prayer, giving thanks for the fact that he's survived the preceding 18 hours or so and asking to be granted the strength to fight another day."

"If that sounds like an exhilarating life to you—and if you're prepared to lead and to put the interests of your customers and employees ahead of your own—why not go for it?" he concludes. "Take a chance. Pull the trigger. Start building something great. It doesn't matter what's going on in the economy. If you're feeling that burning in the belly, there will never be a better time than now."

Visit www.benevolentdictator.biz for additional information.



Building...

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needed verification.”

Beware of the hidden “costs” of insurance. Some contractors use insurance costs as a profit center at the expense of owners. During the project, periodic reviews should be conducted of insurance policies, riders, and endorsements to verify coverages, as well as to document payment (through cancelled checks) to insurance carriers. “Often, owners and their representatives are provided what is widely known as an ACORD form, which is a seemingly official-looking document provided by a contractor’s insurance broker,” says LePatner. “The ACORD form may list all insurance coverages, but this form is not evidence of the actual insurance policies and endorsements being issued by an insurance company. Some corrupt contractors may use these costs to collect the full value of insurance premiums from owners and then never actually buy the policies.”

Stage Three: The Close-out Process

Look out for last-minute charges. At the end of the project, owners should require a confirmation from the contractor, subcontractors, and any other team members that no additional costs or fees exist. It is customary to obtain waivers of liens at the time final payments are made. Again, a great way to ensure there has been no wrongdoing is to review and verify cancelled checks to make sure all subcontractors were paid the amount the general contractor or construction manager charged to the owner. Any discrepancies should be considered red flags and investigated further.

“The forensic monitoring procedures conducted throughout the project should be completed on the final payment requisitions, with particular attention paid to any last-minute change orders or fees,” says LePatner. “No retainage (the 10 percent held back from all contractors on each requisition) should be released until the owner and its examiners are convinced that all charges are appropriate and properly authorized.”

The above procedures may seem like overkill to some, but they shouldn’t when you consider how contractors win projects. The reality is that construction companies are hired through “low ball” bidding, meaning they bid at or below cost to win a project. Then they use unnecessary claims and change orders to run up their profit. It’s a practice that happens throughout the construction industry—on projects big and small—and one that will likely only increase as recession-starved construction contractors fight for business.

“Most companies, hospitals, school boards, local governments, and other real estate developers can ill afford to have it reported publicly that corrupt contractors were employed on a large-scale project,” says LePatner. “When this occurs, it is necessary to identify why preventive mechanisms, such as the ones discussed above, weren’t put in place to avoid such wholesale theft of millions. When these protective procedures are in place, the reality is that unscrupulous contractors avoid bidding.

“Going forward, owners have a choice,” he concludes. “They can continue to avoid challenging the construction industry that has long lived with a reputation tarnished by repeated corruption, or they can practice the kind of self-help that will provide peace of mind and cost savings worth millions—and sometimes tens of millions of dollars—to their bottom lines. The choice is obvious—but again, it is a choice that few owners, going forward, can afford to get wrong.”

For more information, please visit www.TooBigToFall.com and www.BarryLePatner.com.

or insurance carriers. Review of cancelled checks, on a sample basis, can provide much of the

EXECUTIVE NOTES

Rancho Cucamonga City Manager Announces Retirement

Following 33 years of distinguished service to Rancho Cucamonga, 22 years of which as city manager, Jack Lam, announced his retirement effective Aug. 31, 2011. Lam was originally hired as the City’s first community development director in 1979 and then was appointed city manager in 1989. Lam has worked nearly 41 years in local government; in large and small communities, in Northern and Southern California.

Lam was intensely involved during the formative years of the City, overseeing the development of the first General Plan and related development standards and development impact fee structures. In the ensuing years, Lam helped shepherd the City through several economic downturns, from that of 1991 through the most recent. Under Lam’s leadership, the City carefully built up reserves, eliminated unfunded liabilities, improved its credit rating to AA, improved organizational efficiency, developed a comprehensive succession planning and employee excellence program known as Team RC, and dramatically enhanced and expanded the services and amenities available to the residents of Rancho Cucamonga.

Gresham Savage Adds Two New Attorneys

Gresham Savage, with offices in Riverside and San Bernardino Counties, announces the addition of two new attorneys:

Laura E. Hock

Laura Hock joined the firm as an associate in the litigation department and a member of the Labor & Employment Law Practice Group. Hock has experience with employment law issues requiring knowledge of federal laws and regulations, including Title VII retaliation, sexual harassment, and hostile work environment claims.

Prior to joining Gresham Savage, she clerked for two years for United States District Court Judge Stephen M. McNamee in Phoenix, Arizona, where she handled half of the chambers’ civil caseload. While at Pepperdine University School of Law, she externed for the Honorable Charles McCoy, Jr. of the Los Angeles Superior Court. Additionally, she was selected as a literary citation editor for the Pepperdine Law Review, and served as research assistant to the dean of the law school.

Michael Rivera

Michael Rivera joined the firm as an associate in the Transaction Group. His practice focuses on assisting clients with the acquisition and lease of commercial real property. Rivera has extensive experience drafting, reviewing and negotiating retail, office and industrial leases, purchase and sale agreements for improved and unimproved real estate, and development agreements. He has represented landlords and tenants in all types of retail, industrial, and office leases, and in all aspects of the leasing process, including the negotiation of leases, work letters, extension agreements, termination and work out agreements, SNDAs, estoppel certificates and related documents.

Prior to joining Gresham Savage, he was in-house counsel at a national restaurant company where he conducted due diligence and negotiated space leases, ground leases, purchase and sale agreements, general contractor contracts, access agreements and other real estate and construction contracts, and he was in-house at a full-service real estate development firm where he negotiated office, retail, and industrial leases and handled real estate transactional matters for the company’s portfolio.

COMPUTER

The Cloud Is Here

By J. Allen Leinberger

Some years ago, in an interview computer author David Pogue (*Mac for Dummies*) told me that in the future everything would be out there on the Net. There would be no more loading up the hard drive with expensive programs and info. It would all be “out there” for us to access any time and anywhere.

Well, the future is here. Steve Jobs has introduced iCloud. It is actually an upgrade of past Apple systems such as .MAC and MobileMe. This new system, however, is much more generic and at the same time grander. Basically a web service “out there” somewhere hosts all of your programs and files. Remote machines run everything for you from e-mails to word processing to complex data analysis programs.

As Jobs said at his recent presentation, “We’re going to demote the PC and the MAC to be just a device. We’re going to move the hub, the center of your digital life, to a cloud.”

This changes everything.

And yet it changes nothing.

We have already been using forms of cloud computing. People playing video games with people in a tent in Iraq are connecting in some “out there” system. People

who use such web programs as Yahoo and Gmail use a “cloud,” a server that functions as a remote hard drive. (Those of us with AOL still have programming loaded into our hard drive. That’s sooo 20th Century.)

Think of this as putting your money into a bank instead of a shoebox under the bed. Or, as one website describes it, “If you only need milk, why buy the whole cow?”

Consider, you have apps all over your smartphone. You hit ESPN and you are connected to their scoreboard. (Hey look! My Indians are in First Place!) You also connect just as quickly to Facebook or Twitter or your e-mail account. Stocks and You-Tube come up just as fast. No longer do you have to wait for that little spinning wheel on your desktop before the program opens up. It’s already opened up in the cloud, or on the remote server. All you have to do is connect to it.

Is there a downside to this miracle or modern computing science? Of course. There always is. In this case, privacy is easier to compromise. If I can log in from various loca-



iCloud

tions, so can my archenemies. Lex Luther will finally learn Superman’s secret identity plus the location of the Fortress of Solitude. Your ex-wives may find you. Client privacy becomes shaky.

Some form of authentication or authorization will be necessary. (And you thought you had trouble remembering your password on Amazon!)

Then there are the legal issues. Who owns your data? You do in your own machine. But if it’s stored in some rack of computers in an underground site in Wyoming, who’s to say the people you pay to store it don’t have some rights. Have you ever lost a storage locker full of furniture because you fell behind on payments? And of course, all of those IT and computer maintenance companies will become obsolete when streamlined systems control everything.

But let’s go back to the fun part. All of your games and iTunes and apps are automatically available on all of your computers. At least all of the compatible ones. I have older computers at home that simply will not run newer operating

systems and applications. So what do I do? Toss them? I think I still owe on them.

Many of these questions may have to be answered sooner rather than later. Apple’s iCloud does not launch until this fall and it may be that like .MAC and MobleMe before it, the bugs still aren’t worked out.

In the meantime, just to prove his point, Jobs is introducing a new and improved operating system for the Mac desktop. The new system, (I think it will be OS 10.7) will be called LION, in keeping with the endangered species lineage that has been running for a while. It will NOT be available in stores in environmentally imperfect packaging. It will only be downloaded and for only \$29.95. Just think of it. No more standing in line at midnight with the rest of the Trekkers and Gleeks to buy the newest Apple thing. Now you can do it in the privacy of your mother’s attic.

And by the way, you can throw out your old iPhone 4 from last year. The new iOS5 and the equally new iPhone 5 will also be out soon. And, yes, you can stand in line for them, under the cloud of Steve Jobs.

Advertising Agencies In the Inland Empire

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Listed Alphabetically

Agency Address City/Zip	\$ Cptlzd. Blng (IE) \$ Cptlzd. Blng (Total) \$ Gross Income (Fiscal Year 2010)	% Print % Broadcast % Other	Top 3 Clients	# of Employees/Offices Inland Empire Companywide	Yr. Est. in IE Hdqtrs. Parent Co.	Creative Director Title Phone/Fax E-Mail Address	Top Local Exec. Title Phone/Fax E-Mail Address
17. RKR Media Associates, Inc. 25855 Jefferson Ave. Murrieta, CA 92562	\$2,400,000 WND \$2,400,000	35 40 25	Toyota of Temecula Mt. Jan Jacinto College City of Pomona	15/1 n/a	2001 Murrieta	Jacob Meyers Creative Director (951) 677-7681 jacob@rkrmedia.com	Judy Zulfiqar President (951) 677-7681 judy@rkrmedia.com
18. Winter Advertising Agency 31217 Pauba Rd., Ste. 201 Temecula, CA 92592	WND	80 0 20	County of Riverside, City of Ontario, County of S.B.	3/1	1995 Temecula	Mary Winter Owner/Designer (951) 693-4800/693-4803 mary@winteradagency.com	Mary Winter Owner/Designer (951) 693-4800/693-4803 mary@winteradagency.com

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To New...

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connection will have been made!"

Be prepared to pitch yourself in 15 seconds. You're probably entering the job market eager to share your qualifications, experiences, and passion for your new career. But the hard reality for many college grads is that no one (except for your mom!) wants to hear that much about your accomplishments. Kuzmeski says that when you are networking and getting the word out about yourself, you should resist the urge to give a 10-minute introduction about yourself. Instead, prepare a short, 15-second elevator pitch that hits on your high points and top skills. Think about what's unique about what you have done and what will help you stand out from a crowd of other job seekers.

"The key to an effective pitch is keeping it short while still including your biggest wins," Kuzmeski explains. "For example, I've had great success with the following pitch about myself: 'Hi! My name is Maribeth Kuzmeski. I own a marketing consulting firm, Red Zone Marketing, which employs six people who are all focused on helping companies find more business. I've worked with an NBA basketball team, with U.S. Senators, financial advisors, and mutual fund companies. I've even closed a sale while upside down in an aerobatic biplane at 7,000 feet above ground.' I find that it is hard for most people to walk away without asking me about that last part or which NBA team or U.S. Senators I've worked with. Be creative and think about how you can frame your accomplishments in a way that gets people's attention."

Get involved in organizations that are connected to your profession. Job fairs can be great ways to get in front of potential

genuine interest in him. Pretty soon, he will be asking you questions, and a valuable business connection will have been made!"

employers, but you might not want to focus only on companies you know are hiring. In order to meet people within your industry who might have the potential to hire you, attend trade shows and seminars and join organizations or associations connected to the profession you'd like to enter.

"These events and organizations provide great opportunities to help you get your name out," says Kuzmeski. "Again, you might not find someone who is going to hire you on the spot, but you will have the chance to meet people who have the potential to hire you in the future. Take hard copies of your résumé to these events. The more people within your industry or profession who know you the better."

Be a mover and a shaker. The next time you attend a networking event or even just a party, force yourself to get outside your comfort zone. Don't just hang out with the people you already know. Make it a point to introduce yourself to new people and find out as much as you can about them. The more you move around from group to group the more connections you will be able to make. "It's all about expanding your opportunities," says Kuzmeski. "If you are at a party or event with friends, sure, you might have a great time spending the entire evening with them, but you won't have networked to the best of your ability. By getting outside of your normal fishbowl, you can expand your connections."

Always be networking. You don't have to be at an event or party or working your social networks to build your connections. "We all run into people everywhere in our day-to-day lives, but very few of us capitalize on all those great connections," says Kuzmeski. "For example, next time you're on an airplane, instead of listening to your iPod, playing on your iPad, or reading the whole time, get to know the person next to you. Network at social gatherings or strike up a conversation with the person

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COMING AUGUST!!

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Real Estate...

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that will last a life time. School photos, family portraits, professional profiles, sports team pictures, directories; these are services Lifetouch National School Studios offers the community.

City of Ontario Unveils Its New City Hall Building

The City of Ontario has unveiled its new 50k-square-foot City Hall building after the completion of a 19-month, \$21.9 million renovation on the 30-year-old structure. The now state-of-the-art facility, located at the heart of the City’s historic downtown, was designed for Silver LEED certification.

The City worked with architect Robert Borders & Associates and 28 contractors, all managed by Turner Construction as construction manager. The renovation added 3k square feet of space to the building, now totaling 55k square feet, with a new City Clerk’s area, new elevator and lobby; along with making the existing footage much more efficient.

The new City Hall is expected to dramatically improve efficiencies which will help save energy, and save money.

NFI Acquires Warehouse Transportation and Apparel Industry Expertise in West Coast Acquisition of The Gilbert Company

NFI announced today that it has acquired the West Coast operation of The Gilbert Company. This is the second acquisition that NFI has made this year. NFI, headquartered in New Jersey, with facilities and operations throughout North America, is one of the largest privately-held integrated supply chain solutions providers in North America.

“The combination of organic continued on page 36



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	Company Name Address City/State/Zip	# CPA's in I.E. # Prtnrs in I.E. Ttl. Empls in I.E.	Year Founded	# Offices in I.E. # Offices in Co. Headquarters	Industries and Specialities	Top Local Executive Title Telephone/Fax E-Mail Address
17.	Reiss, Jackson, & Co. 164 W. Hospitality Ln., Ste. 6A San Bernardino, CA 92408	5 3 12	1947	1 1 San Bernardino	Tax, Estate Planning, Financial Statements, Business Consulting, Accounting, Full service, Litigation Support	Frederick Reiss Managing Partner (909) 890-3533/890-3543 fred@reissjackson.com
18.	Crabtree & Associates CPAs, LLP 10020 Indiana Ave. Ste. 211 Riverside, CA 92503	4 7 16	1969	1 1 Riverside	Tax & Estate Planning, Business Consulting, Agriculture Real Estate Development, Manufacturing	Gregory A. Seigler President (951) 352-0255/352-8686 www.crabtreecpas.com
19.	GYL Decauwer 8577 Haven Ave., Ste. 306 Rancho Cucamonga, CA 91730	4 5 19	1978	1 2 Rancho Cucamonga	Small & Medium Sized Business Growth Wealth Management, Tax Planning, Business Succession Planning, Primary Industries, Construction, Manufacturing, Distribution, Non-Profits, Restaurants, Dairy	Stephen C. Williams Managing Patner (909) 948-9990/948-9633 steve@gyldecauwer.com
20.	Maryanov, Madsen, Gordon, & Campbell 801 E. Tahquitz Canyon Way, Ste. 200 Palm Springs, CA 92262	4 4 18	1964	1 1 Palm Springs	Professional, Hospitality, Taxation, Fraud, Construction, Business & Financial Planning, Estate Planning, Management Consulting, Business Valuation, Full Service CPA firm	David Suss Managing Partner (760) 320-6642/327-6854 susscpa@mmgccpa.com
21.	Blecker Burr, CPA 3600 Lime St., Ste. 612 Riverside, CA 92501	2 0 5	1992	1 1 Riverside	Business Consulting & Growth Development, Tax Planning & Preparation, Elder Care Services, Audits of Non-Profits	Richard Blecker Partner (951) 781-6480/369-0788 richard@bleckerburrpcpas.com
22.	Business Management CPAs, Inc. 901 E. Tahquitz Canyon Way, Ste. A202 Palm Springs, CA 92262	2 2 8	1997	1 1 Palm Springs	Tax Return, Bookkeeping, Estate Planning	Tim D'Attile Managing Partner (760) 325-5095/325-6105 tim@bizmgmtcpas.com
23.	Thrall, Lavanty, & Baseel, CPAs 700 N. Mountain Ave. Upland, CA 91786	2 1 4	1972	1 1 Upland	Retail, Construction, Manufacturing, Services and Professional, General Business Accounting and Individual, Business and Estate Tax Preparation and Planning.	John Baseel Manager (909) 946-7760/949-4941 jbaseel@aol.com

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To New...

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behind you in line at the grocery store.

“Remember, always be prepared to sell yourself. Provide what I call a simple, repeatable statement of value. That’s something you can say to someone that you know will trigger her interest and that will be easy for her to repeat to others. By creating a statement like this, those you connect with can easily pass along information about you. They might say, ‘I just met this recent college grad named Mike on a plane. He said he programmed and sold two iPhone apps while he was in college. Here’s his résumé.’ Or, ‘I met this promising young teacher named Sarah at my church. She spent two semesters teaching English at a school in Costa Rica...’ You get the picture. When you start to think about all the networking possibilities that are open to you, it’s easy to see that your opportunities are endless.”

Don’t be afraid to pick up the phone. While communicating electronically is often the method of choice for young people, in your job search and networking efforts there will be times when that simply isn’t appropriate. “Admittedly, this can be a tough call to make even for seasoned professionals,” says Kuzmeski. “My rule of thumb is to match whatever method of communication your potential connection is using. If a business-owner friend of your dad’s gives you a call to discuss possible opportunities with his company, call him back. Don’t email, even if he left you his email address in the voice-mail message. And when you do start going on interviews, ask your interviewers if it is okay to give them a call if you have any questions after the interview. Then if you have a legitimate question, make a call. You might also consider calling after hours to leave a thank-you voicemail. It is a nice way to let them hear your voice and enthusiasm without taking up too much of their time.

“Entering the job market for the first time is certainly daunting,” says Kuzmeski. “Adding to that challenge for today’s college graduates are the millions of experienced professionals who are also looking for work. But by focusing on networking, you open yourself up to many more opportunities than just the ones you see on job boards or those being offered at your local job fair. I truly feel that there are only six degrees of separation between everyone in the world—or at the very least the U.S. Every time you make a new connection, you get that much closer to getting your dream job.”

For more information, please visit www.redzonemarketing.com, www.theconnectorsbook.com, and www.andtheclientswentwild.com.



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July 30, 2011

more information to come

Don't...

continued from pg. 15

California leaders need to make such a trek to remind themselves of those simple, timeless lessons, and that I even need to devote a column raising these obvious points.

We all know how government operates. In 2006, the Register reported on how Caltrans became the state’s biggest slumlord.

The road-building agency used eminent domain to acquire thousands of properties for roads it never built, then let the properties rot. As one Register reporter put it recently, this is “a story about how the nation’s largest freeway builder neglected its massive land holdings, creating blight and despair. It was about how Caltrans kept properties off the tax rolls, draining county coffers of tens of millions of dollars in lost revenues. It was about abuse of power.”

Now, as reported by the Los Angeles Times, we learn that Caltrans has been spending absurd sums of money putting new roofs on these old properties, spending many multiples of what such a roof would cost on the open market. In one case, the agency spent more than \$171,000 for a roof on a decrepit, vacant house.

This is how government operates. It is inefficient, immune to market pressures, driven by bureaucratic decisions and prone to abuse its power. Anyone who has dealt with a government agency will tell stories of how irrational its decision-making and spending decisions can be. Had private owners been in charge of the properties, they would mostly be well kept, and no one would pay 170 grand for a new roof.

In the private sector, where business owners are looking for those “evil” profits, they tend to do whatever it takes to make the customer happy. In the government sector, where money falls out of the sky, or at least is dependent on political decisions rather than on voluntary exchange, the bureaucrats do their job as they see fit, with little accountability and even less concern for customer satisfaction.

California officials cannot figure out their budget problems. They cannot figure out how to build infrastructure that keeps pace with a growing population. They cannot figure out how to lure good-paying jobs or to stem the plunge in home prices. Meanwhile, they continually look to raise taxes, which is nothing more than a transfer of wealth from those who create it to those who squander it.

The answer to all these questions is simple: Do less. Govern less. Spend less. Let the market work. Then the jobs will flow, and the public coffers will be filled again.

This isn’t about Texas, but about enterprise and freedom. Until California voters understand that, it’s going to be a long time before we are prosperous again.

By Steven Greenhut, editor of www.calwatchdog.com.

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When Mexican...

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To be fair, the problem with Chevy’s is the problem with many ethnic restaurants in Southern California. If you’ve been to that country, you know the food is just not the same prepared here.

Even New York “style” cheese cake in Ontario is never going to be as good as, say, Junior’s in Brooklyn.

Am I telling you to not eat at Chevy’s?

Certainly not.

Take the kids. Take the gang from the office. Have a great time. The staff there can’t do enough to serve you. Just don’t go looking for a true night in Mexico.

Fighting...

continued from pg. 17

munity.

The goal is to protect the voter’s interests, not Sacramento’s, and once again instill confidence in our political system. As the governor and legislature continue down this road frequently traveled, I will continue to promote the principles of liberty and fiscal responsibility to meet this goal in Sacramento.

As always, I’ll keep you posted...

America’s...

continued from pg. 1

2. Texas
3. North Carolina
4. Georgia
5. Colorado
6. Massachusetts
7. Minnesota
8. Utah
9. Iowa
10. Nebraska

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SBA Lenders Serving the Inland Empire

continued from page 18

Ranked by loans funded (\$Amount) (Riverside & San Bernardino Counties)

Company Name Address City, State, Zip	SBA Loans (\$ Amount)*	Number of SBA Loans Funded	Types of Loans Offered: 7A 504 Contract Loan Prg.	Types SBA Loans Funded: Intl. Loans Programs Seas'l. Line of Cred. Small Loan Programs	Number of Offices: Inland Empire Companywide	Top Local Executive Title Phone/Fax E-Mail Address
20. Arrowhead Central CU 421 N. Sierra San Bernardino, CA 92410	\$1,209,000	8	Yes Yes No	No No Yes	25 25	Daniel Marciante CFO/Vice President (800) 743 7228/(909) 383 7302 www.arrowheadcu.org
21. Wilshire State Bank 3200 Wilshire Blvd., Ste. 510 Los Angeles, CA 90010	\$1,136,000	6	WND	WND	2 20	Anna Chung Exec. VP, SBA Dept. Manager (213) 637-9742/637-2767
22. Mission Oaks National Bank 41530 Enterprise Circle South, Ste. 202 Temecula, CA 92590	\$925,000	5	Yes Yes No	No Yes No	2 4	Steve Walden Senior Vice President (951) 719-1235/719-1229 swalden@missionoaksbank.com
23. Sunrise Community Bank 41-990 Cook St., Ste. 701 Palm Desert, CA 92211	\$675,000	2	Yes Yes Yes	No No Yes	1 1	Stu Bailey President (760) 346-6139/346-8670 www.sunrisecommunitybank.com
24. Citibank 320 N. Harbor Blvd., Ste. A Fullerton, CA 92832	\$358,000	1	Yes Yes No	No No No	62 397	Michelle Doke Senior Credit Officer (626) 283-3510/(714) 525-9967 rudycabadas@citi.com
25. Citizens Business Bank 701 N. Haven Ave. Ontario, CA 91764	\$350,000	2	Yes Yes Yes	Yes No Yes	12 43	Vince Gottuso SBA/Sr. Vice President/Manager (909) 483-7152/476-3268 sba@cbbank.com
26. Commerce Bank of Temecula Valley 25220 Hancock Ave., Ste. 140 Murrieta, CA 92562	\$300,000	2	No No No	No No Yes	1 1	William Demmin President/CEO (951) 973.7400/973-7401 www.commercebanktv.com
27. City National Bank 3484 Central Ave. Riverside, CA 92506	\$260,000	2	Yes Yes No	Yes Yes Yes	1 62	Breck Fleming Senior V.P. (800) 722-5945/(213)673-8198 sbaloans@cnb.com
28. Inland Community Bank 3999 Inland Empire Blvd. Ontario, CA 91764	\$260,000	2	Yes Yes No	No No No	3 5	James Cooper President/CEO (909) 481-8706/291-7599 www.icbank.com
29. Mirae Bank 3255 Wilshire Blvd. Los Angeles, CA 90010	\$257,000	1	Yes Yes No	Yes No Yes	0 5	Henry Ha FVP, Manager (213)427-8890/427-1002 henry.ha@miraebank.com
30. Union Bank of California 188 N. Euclid Ave. Upland, CA 91786	\$205,000	6	Yes Yes No	No No No	15 250	Arne Leavitt Branch Manager (909) 946-0551/739-7115 janine.warren@uboc.com

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Business & Liability Insurance Agencies Serving the I.E.						
Ranked by Value Premiums Written 2008						
	Company Name Address City, State, Zip	\$ Value Premiums Written I.E. 2010	Number Premiums Written I.E. 2010	# Licensed Agents I.E. # Employees I.E.	Coverage Offered	Headquarters Year Established I.E. Top Local Executive Title Phone/Fax E-Mail Address
1.	Hub International 4371 Latham St., Ste. 101 Riverside, CA 92501	\$335,000,000	WND	80 160	Business Insurance, Personal Insurance, Employee Benefits, Life, Health	Chicago 1981 Kirk Christ President (951) 779-8510/788-8502 kirk.christ@hubinternational.com
2.	Orion Risk Management 2280 Wardlow Circle Ste 250 Corona, CA 92880	\$120,000,000	80,000,000	23 24	All Commercial Lines of Insurance	Corona 2001 Lawrence Brown President (951) 736-9477/(951)736-9478 lbrown@orionrisk.com
3.	Hamilton Brewart Insurance Agency 1282 W. Arrow Hwy. Upland, CA 91785	\$110,000,000	1,200	20 80	Commercial Property & Liability, Workers' Compensation, Personal Auto & Homeowner, Group Life & Health	Upland 1976 Derek Brewart President (909) 981-5210/985-3448 derek@hamiltonbrewart.com
4.	Alliant Insurance Services, Inc. 735 Carnegie Dr. San Bernardino, CA 92408	\$59,968,000	3,038	54 60	Business Insurance, Employer Benefits	Newport Beach 1927 Charles Shanklin Senior Vice President (909) 886-9861/886-2013 cshanklin@alliantinsurance.com
5.	Cumbre Insurance Services 3333 Concoors, Ste. 5100 Ontario, CA 91764	\$42,000,000	1,750	14 38	All Commercial Lines of Insurance	Ontario 1986 Ruben Medina President/CEO (909) 484-2456/484-2491 ruben.medina@cumbreinc.com
6.	Amorelli, Rosemann, & Assoc. Ins. Svs. 3333 E. Concoors, Bldg. 9-200 Ontario, CA 91764	\$33,500,000	33,500,000	6 22	Propery & Casualty, Workers' Compensation, Commercial Lines, Personal Insurance	Ontario 1987 Anthony Amorelli President (909) 987-7600/987-7656 anthonyamorelli@arainsurance.com
7.	ISU Insurance Services- ARMAC Agency 17177 Yuma St. Victorville, CA 92395	\$33,000,000	10,000	20 25	Workers' Compensation, General Liability, Business Insurance, Employee Benefits, Bonds, Personal Insurance	Victorville 1962 Ryan McEachron President/CEO (760) 241-7900/241-1467 info@isu-armac.com
8.	Davis & Graeber Ins. Services, Inc. 470 E. Highland Ave. Redlands, CA 92373	\$30,346,000	WND	42 43	Packages, Auto, Workers' Compensation, Excess Liability, Surety, Benefits & Personal Lines, Commercial	Redlands 1924 Peter M. Davis CEO (909) 793-2373/798-6983 pdavis@davisandgraeber.com
9.	Kessler Alair Insurance Services, Inc. 2335 W. Foothill Blvd., Ste. 1 Upland, CA 91786	\$23,500,000	19,950	28 6	Packages, Auto, Workers' Compensation, Excess Liability, Surety, Benefits & Personal Lines	Upland 1923 Charles B. Kessler President (909) 931-1500/932-2134 www.kessleralair.com
10.	ISU Willingham & Fredarick 2469 Pomona Rd. Corona, CA 92880	\$23,000,000	23,000,000	22 23	Small Commercial & Personal, Benefits, Life	Corona 1975 Bill Frederick Owner (951) 684-6434/278-0664
11.	Raintree Insurance Agency, Inc. 2039 N. "D" St. San Bernardino, CA 92405	\$20,000,000	20,000,000	19 22	Commercial Insurance, Workers' Comp, Personal Lines, Life, Group Health	San Bernardino 1921 Holly A. Fietsch Owner (909) 881-2654/886-3558 rrc@raintreeins.com
12.	Unickel & Associates Insurance Agency 202 E. Airport Dr., Ste. 110 San Bernardino, CA 92408	\$14,000,000	WND	4 9	Commercial, Personal, Life, Health, Bonds, All Insurance Coverages Offered	Redlands 1940 Burt Gross President (909) 890-9707/890-9237
13.	Dan Smith Insurance Agency, Inc. 14950 Circle Dr. Victorville, CA 92395	\$4,500,000	1,500	10 13	Auto, Home, Business, Commercial, Rental, Motorcycle, Boats, Bonds, Life, Medical/Dental, Long-Term Care	Victorville 1917 Margy Smith Owner/CEO (760) 245-5344/241-3567 margy.smith@dansmithins.com
14.	Don Torres Farmers Agency 243 Cajon St. Redlands, CA 92373	\$2,500,000	WND	3 7	Full Service, Personal, Commercial, WC. Bond, Mutual Funds, Life	Redlands 1984 Loretta Torres Manager (909) 793-2290/793-7918 dtorres@farmersagent.com
15.	Hann Insurance Agency 57380 29 Palms Hwy. Yucca Valley, CA 92284	\$2,300,000	WND	3 4	Property, Casualty, Life	Yucca Valley 1977 WND Owner (760) 365-9744/365-2669 mail@hanninsurance.com
16.	Joseph Insurance Service 3694 Sunnyside Dr. Riverside, CA 92506	\$2,046,000	1400	4 1	Personal Lines	Riverside 1981 Cheryl Joseph Owner (951) 683-0777/682-2788

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"The amount of information is terrific. What might have taken a year long course to learn took just one morning."
- **Mike Cloninger**, Phood on Main

"We gained valuable information from the Business Seminars. They are an excellent opportunity for all businesses."
- **Judy Baccus**, Collision Center of Riverside

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2011 EDITORIAL SCHEDULE

	EDITORIAL FOCUS	SUPPLEMENTS	LISTS
August	<ul style="list-style-type: none">• Personal/Professional Development• Employment/Service Agencies• Health & Fitness Centers• Caterers	<ul style="list-style-type: none">• Environmental• Expansion & Relocations• Women in Commercial Real Estate• Who's Who in Banking	<ul style="list-style-type: none">• Largest Companies• Small Package Delivery Services• Tenant Improvement Contractors• Credit Unions
September	<ul style="list-style-type: none">• Mortgage Banking• SBA Lending• Independent Living Centers	<ul style="list-style-type: none">• Health Care & Services• Airports• Who's Who in Building Development	<ul style="list-style-type: none">• Largest Banks• Largest Hotels• Golf Courses
October	<ul style="list-style-type: none">• Lawyers/Accountants-Who's Who• HMO/PPO Enrollment Guide• Economic Development Temecula Valley• Financial Institutions (2nd Quarter, '11)	<ul style="list-style-type: none">• Telecommunications• Office Technology/Computers• International Trade• Holiday Party Planning	<ul style="list-style-type: none">• Internet Services• Long Distance/Interconnect Firms• Copiers/Fax/Business Equipment• Private Aviation
November	<ul style="list-style-type: none">• Retail Sales• Industrial Real Estate• Commercial R.E./Office Parks• Educational Services Directory	<ul style="list-style-type: none">• Human Resources Guide• Executive Gifts• Building and Development• New Communities	<ul style="list-style-type: none">• Commercial R.E. Development Projects• Commercial R.E. Brokers• Fastest Growing I.E. Companies• Mortgage Companies• Title Companies
December	<ul style="list-style-type: none">• Financial Institutions (3rd Quarter, '11)• Top Ten Southern California Resorts• Temporary Placement Agencies	<ul style="list-style-type: none">• Health Care• Professional Services Directory	<ul style="list-style-type: none">• 2012 "Book of Lists"• Business Brokerage Firms

COMMUNICATION

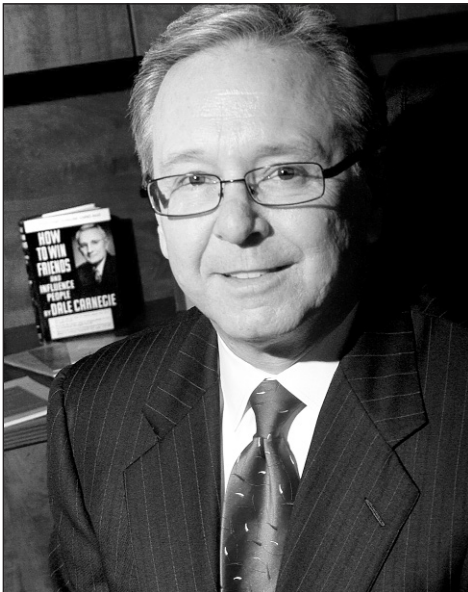
How to Deliver a Presentation

By Richard Bonar

In today’s world the ability to communicate effectively can make the difference between moving your career path forward or being stuck in a rut. Quite honestly, we are judged more by how we look vs. what we say. By that I mean, do I present myself in a confidence, self-assured manner. The listeners can determine very quickly if we are at ease with ourselves in the situation. Here are a few tips that may help you in the design and delivery of your next presentation.

- 1) **Don’t memorize-** Never memorize your presentation. Your audience will know a canned speech when they hear one. Have key points, and allow yourself room to change and adapt to your audience.
- 2) **Use evidence-** Tell the story of a past client. By using an anecdote it’s easier to organize your thoughts and give tangible evidence of your product's success.
- 3) **Know more -** Know more about the subject than you

can use. By knowing as much as you can about the subject, you have the ability to adapt your presentation to your audi-



Richard Bonar

- ence. You can adapt to your audience before or during the presentation.
- 4) **Run it by a colleague -** Rehearse your presentation by conversing with colleagues. By simply talking with a co-worker you can find out what works and what doesn’t.

- 5) **Don’t imitate others -** It will take time before you can master a sales presentation. Don’t cut corners by imitating others, you will come across as fake. Be yourself and be comfortable—it will come across to your audience.

Richard Bonar is president of Dale Carnegie of the Inland Empire. Dale Carnegie is a global company with local delivery of soft-skills training solutions that are essential to the success of all businesses, such as Effective Communications & Human Relations/ Professional Sales, High Impact Presentations and Customer Service. Their fully accredited programs are available to open enrollment or custom onsite delivery. If you have any business related questions or would like advice on other workplace issues, visit our web site at www.ie.dalecarnegie.com or email us at rbonar@dalecarnegie.com 909-938-3422

Habitat...

continued from pg. 23
their own or other Habitat houses. Income limits vary between 30 and 50 percent of the median income, and their final mortgage payments factor principal, insurance and property tax payments at no more than 30 percent of their monthly gross income. This year, Pomona Valley Habitat for Humanity affiliate had its third family (in its 20-year history) make their last monthly mortgage payment, proving the Habitat for Humanity model is truly helping families achieve the American dream of homeownership.
In 1976, when Habitat for Humanity was organized, the world had just over four billion inhabitants; this year, the statisticians tell us, the global population will pass the seven billion mark. The need for simple, decent affordable housing will be around for a long time.

*To make a donation, volunteer or for more information on Pomona Valley Habitat for Humanity visit **HYPERLINK** “www.habitatpv.org”*

Commercial Printers

continued from page 11

Ranked by 2010 Sales Volume

	Name Address City/State/Zip	2010 \$ Sales Volume	# of Employees Year Established	Products	Press Type Colors	Services Specialties	Top Local Executive Title Phone/Fax E-Mail Address
19.	ZAP - Corona Printing 127 Radio Rd. Corona, CA 92879	900,000	8 1972	Marketing Material, Brochures, Mailers, Product Sheets, Forms, Stationery, Business Cards	Ryobi 3302, Ryobi 3304 AB Dick, 1-4 Color In-House	In-House Graphic Design, Fully Compatible With Customer Created Files, Mac & PC	Paula A. Montanez President (951) 734-8181/737-1791 paula@zapcolor.com
20.	Redlands Blueprint & Commercial Printing Co. 922 B New York St. Redlands, CA 92374	840,000	10 1946	Business Stationery, Brochures, Booklets, Folders, Newsletters, Reprographics, Color Copies, Banners, Labels, Courtroom Displays, Reports	WND	In-House Computer Graphics, Custom Printing, Bindery, Service Is Our Specialty	Daney Bachiu Partner (909) 792-3478/335-1121 info@redlandsblueprint.com
21.	AT Print Shop 4576 Jessica Rd. Riverside, CA 92506	800,000	8 1985	Catalogs, Presentation Folders, Brochures, Manuals, Mailers, Letterheads, Books, Magazines, Envelopes, Laminating	204 Man Roland, 4 Color Hamada, Davidson 700	Packet Folders, Brochures, Catalogs	David Tharp Owner (951) 653-4922/780-.291 dave@atprintshop.com
22.	RDS Printing & Graphics 1714 E. Grevillea Ct. Ontario, CA 91761	WND	11 1990	Full Color Offset, High Speed Digital Color, High Speed Black & White, Wide Format,Variable Printing	DOCU Color 2060 & 6060, Heidleberg 4 color, Hamada 2 Color,Roll Color Offset And Digital	Printing Digital & Offset, Bindery, Laminating Mounting, Variable Printing, Mailing, Direct To Plate	Robert Saiz President (909) 923-8831/923-3266 bob@rdsprinting.com
23.	Pomona Print Stop 9077 Arrow Rte., Ste. 120 Rancho Cucamonga, CA 91730	WND	10 1977	Volume Copies, Business Forms, Flyers, Business Cards, Envelopes, Manuals, Catalogs	4 AB Dick Presses, 3 Digital Doc-U-Techs Models 6180,2 135, 2045 Color	High Volume Copy Usage	Joe & Neal Cantone Owners (909) 593-8993/989-5352 pomonaprintstop@aol.com

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RESTAURANT REVIEW

When Mexican Just Isn't Quite Mexican

By Joe Lyons

Make no mistake. Chevy's is a nice restaurant. I liked it.

But as it happened we were three guys out on the town, looking for the kind of Mexican food we have all enjoyed at one time or another down in ol' Mexico. The fact of the matter is that Mexican restaurants here in the Inland Empire are designed to cater to the Euro-tastes of the population.

We began with margaritas. We all agreed that the watermelon one was pretty good, but even locally, the Mission Inn puts out a better "maggy" with better Grand Marnier.

Tablesides guacamole should have been great. It was spooned right out of the avocado, with lemon and cilantro. But it was just not very spicy. I don't mean hot. A couple of drops of hot

sauce could have done that. It just didn't jump out at us.

Then we turned to the entrées.

I went with a personal favorite, steak quesadilla.

Good. Yes. But you can take a tortilla and some cheese and meat and microwave it at home and pretty much get the same results.

The two guys that I was with went with the Mexican Grill; a collection of meats done Mexican style, supposedly. As they described it to me, the barbequed ribs were no different than you might find at Tony Roma's. Grilled chicken tastes like grilled chicken everywhere.



Even baby harp seal tastes like grilled chicken, or so they tell me.

So did any of the meat taste Mexican?

Fair question.

The answer is no. Adding some refried beans and some Spanish rice still didn't help it measure up.

The best part of the dinner, oddly enough, was dessert. All of us agreed that the flan was outstanding. Strange, considering that flan is a pretty bland dish. It's just a carmel covered custard dish. So why was it so good at Chevy's?

To give Chevy's their due they are very proud of their

automatic electronic, super-high tech gas powered tortilla shell maker that roles them off right there in the middle of the restaurant. It is quite a site. It may not be what you want to consider as the latest advancement in 21st century culinary technology, but it's fun to watch. A lot of Mexican-"style" restaurants here in the Inland Empire have the old-fashioned, hand-rolled ones with some guys banging them out on a flat metal grill.

The worst problem at Chevy's was not the disappointingly bland food, but the excessively loud music piped into the restrooms. We could hardly hear each other talk.

Maybe that was the idea. Serve bland food, and fix it so no one knows that the other guy wasn't happy either.

continued on page 31

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Real Estate...

continued from pg. 29

growth and a series of strategic acquisitions over the past decade has enabled us to strengthen our position through the expansion of our geographic footprint, the addition of warehouse and transportation assets and the attraction of talented personnel.”

The purchase entails six facilities in the Inland Empire, including four in Chino and one each in Santa Fe Springs and Mira Loma. With these additions, NFI’s warehouse space in the region now totals seven million square feet including the company’s existing Chino, Ontario and Perris facilities. The company’s North American warehouse space now tops 21 million square feet with the completion of the acquisition.

Due to its prime West Coast location, the Inland Empire is home to millions of square feet of warehouse space as part of a supply chain system that transports goods and materials from the ports of Los Angeles and Long Beach to the North and East. This acquisition makes NFI one of the leading supply chain providers in the region and creates one of the largest independently managed distribution campuses in North America.

“The acquisition enhances our capabilities in the apparel and footwear market and in our ability to bring an enhanced product offering to the retail sector,” said Joe Roeder, president of NFI logistics and distribution. “We are excited to add Gilbert’s expertise in store delivery operations and their strong transportation services and distribution network in the West, which will enable us to better serve all of our customers.”

Red Bull Leases Property in Victorville

International beverage company Red Bull has inked a five-year lease for a 12.5k-square-foot industrial property within Southern California Logistics Centre (SCLC) in Victorville. The company plans to use the facility, located at 13644 George Boulevard, as a regional warehouse and distribution center for Red Bull’s line of energy drinks.

“SCLC continues to grow as a premier destination for multinational food and beverage companies,” said Brian Parno, chief operating officer of Stirling Development, the managing partner of SCLC master developer Stirling Capital Investments. “The facility provides Red Bull with optimal flexibility to meet its regional warehousing and distribution needs.”

Kyle Kehner and Robin K. Dodson of Cushman & Wakefield represented Red Bull in the transaction. Stirling was represented in-house by Anita Tuckerman. Red Bull joins an extensive roster of multinational food and beverage companies at SCLC that includes Dr Pepper Snapple Group, Sparkletts®, ConAgra Foods and Plastipak.

SCLC has witnessed a substantial increase in leasing activity in 2011, attributed to a stabilizing national economy and improving market conditions. Recent leases encompass approximately 600k square feet of industrial and office space to Sparkletts® Water, Embry-Riddle Aeronautical University and a multinational confections company.

SCLC is master planned for 60m square feet of commercial and industrial development and is undergoing a 6.5 million-square-foot first phase. Approximately 3m square feet has been constructed to date.

Public Relations Firms in the I.E.

Listed Alphabetically

	Company Name Address City, State, Zip	2010 Gross Income: Inland Empire Companywide	# of Employees: Inland Empire Companywide	# of Offices: Inland Empire Companywide	Year established Inland Empire Headquarters	Top 3 Clients	Specialities	Top Local Executive Title Phone/Fax E-Mail Address
1.	Dameron Communication 255 N. D St., Ste. 303 San Bernardino, CA 92401	1,200,000	6	1	1987 San Bernardino	The Art Institute of CA I.E., CA Home Economics Education Foundation, La Salle Med. Associates	Advertising, Media, Public, Government Relations	Carl Dameron Founder/Creative Director (909) 888-0321/888-2331 carl@dameroncommunications.com
2.	The Jones Agency 303 N. Indian Canyon Dr. Palm Springs, CA 92262	\$2,000,000	10	1	1958 Palm Springs	Palm Springs, Aerial Teamway Canyon National Bank, Desert Regional Med. Center	Public Relations Media, Advertising	Kyle Radke Sr. V.P./General Manager (760) 325-1437/778-0320 kradke@jonesagency.com
3.	Kiner Communications 73101 Hwy. 111, Ste. 4 Palm Desert, CA 92260	1,700,000	16	1	1994 Palm Desert	Fantasy Springs Resort Casino, City of La Quinta, Palm Desert National Bank American Leak Detection	Public Relations, Strategic Marketing Plans, Media Planning & Creative/Graphic Svs.	Scott M. Kiner CEO (760) 773-0290/773-1750 scottk@kinercom.com
4.	The Landon Agency 2534 S. Pleasant Ave. Ontario, CA 91761	WND	7	1	1991 Ontario	Multicast Technologies Intermountain Mortgage	Entertainment, Lifestyles	Mark Landon President (909) 986-7502/986-0712 mark@landonagency.com
5.	O’Reilly Public Relations 3403 Tenth St., Ste. 110 Riverside, CA 92501	WND	18	1	2001 Riverside	WND	Government Relations, Media Relations	Patrick J. O’Reilly President/CEO (951) 781-2240/781-0845 info@oreillypr.com
6.	Perry Design & Advertising 9431 Haven Ave., Ste. 208 Rancho Cucamonga, CA 91730	\$250,000	5	1	1997 Rancho Cucamonga	The Shoppes at Chino Hills, Kessler Alair Insurance, Terra Vista Town Center	Branding Design, Media Plans/Radio/TV	Janine Perry Partner (909) 945-9500/980-6398 janine@perryadvertising.com
7.	Publicity Unlimited P.O. Box 724 Rancho Mirage, CA 92270	WND	1	1	1993 La Quinta	Andalusia at Coral Mountain, Contour Dermatology & Cosmetic Surgery Center, The Patio Place	Public Relations, Marketing	Erika Z. Byrd President (760) 776-9946/776-9956 erika@publicityunlimited.com
8.	TMG Communications, Inc. 7095 Indiana Ave., Ste. 120 Riverside, CA 92506	\$3,600,000	15	3 20	1989 Riverside	General Electric, Lewis Planned Communities, Mojave WaterAgency	Land Use Community Outreach, Stakeholder Coalition Dev., Grassroots Advocacy	Aaron Knox President (951) 275-5800/275-5814 aaron@tmgonline.com
9.	Westbound Communications 4155 N. Golden Ave. San Bernardino, CA 92404	\$600,000 \$1,369,880	4 8	1 2	2008 2003 San Bernardino	SANBAG, AQMD, Devry University	Public Affairs, Consumer Technology	Carrie Gilbreth Sr. Vice President/General Mgr. (909) 886-8188/(714) 663-8181 cgilbreth@westboundcommunications.com
10.	Kathleen McEntee & Assoc., Ltd. 54-613 Oak Hill La Quinta, CA 92253	N/A	3 3	2 2	2005 2005	N/A	Business Planning & Strategy, Marketing, Sales, Business Development, Public Relations	Kathleen McEntee President (760) 262-4080 kmcentee@kmcenteeassoc.com

N/A = Not Applicable WND - Would not Disclose na = not available. The information in the above list was obtained from the companies listed. To the best of our knowledge the information supplied is accurate as of press time. While every effort is made to ensure the accuracy and thoroughness of the list, omissions and typographical errors sometimes occur. Please send corrections or additions on company letterhead to: The Inland Empire Business Journal, P.O. Box 1979, Rancho Cucamonga, CA 91729-1979. Copyright 2011 by IEBJ.

INLAND EMPIRE People and Events



A Cathedral City-based group dedicated to supporting cancer survivors received a \$25,000 grant from H.N. and Frances C. Berger Foundation.

Gilda’s Club’s mission is to create welcoming communities of free support for everyone living with cancer - men, women, teens and children - along with their families and friends. Their innovative program is an essential complement to medical care, providing networking and support groups, workshops, education and social activities.

For more information on Gilda’s Club in Cathedral City visit www.gildasclub.org.



A \$20,000 grant from a Federal Home Loan Bank was donated to a Coachella-based nonprofit group, Rancho Housing Alliance. Rancho Housing Alliance helps families in the Coachella area by providing shelter to or services to help make their homes safer.

For more information about Rancho Housing Alliance visit www.dace-rancho.org/Rancho_HousSvcs.htm



Bankers teach children about saving money. Learning to manage money can be a challenge for adults. That is why Canyon National Bank has designed a program to help teach kids the value of a dollar early on.

The first “Teach the Children to Save” community outreach program was launched by the bank and team leaders James Gibson, Linda Waller, Roger Dibble, Chad Jones, Sandy Miller, Sandi Goodall, Elena Adame and Mike Smith.

The bank donated a paid workday to employees who volunteered, giving them time to visit schools and talk to kids about the program.

The financial experts developed a “talk and teach” program for six Coachella Valley schools. Each child received a certificate of participation and brochures on savings accounts and how to become a successful saver.

For more information about Canyon National Bank visit www.canyonnational.com.

Upcoming Events...				
2011 Lake Arrowhead Village Concert Series Lineup				
Day	Date	Band	Website	Sold Out
Friday	July 8th	Young Dubliners	www.youngdubliners.com/	
Saturday	July 9th	Trooper Thorn	www.facebook.com/Trooper.Thorn.CA	
Sunday	July 10th	The Fenians	www.thefenians.com/index2.html	
Friday	July 15th	All My Brothers Band (Southern Rock)	www.myspace.com/allmybrothersband	
Saturday	July 16th	Desperado (The Eagles Tribute)	www.desperadolive.com/	Sold Out
Friday	July 22nd	CG Ryche	www.cgyrche.com/	
Saturday	July 23rd	Antonio Pontarelli	www.antoniomusic.com/	
Friday	July 29th	Gene Loves Jezebel (Original Artist)	www.genelovesjezebel.com/	
Saturday	July 30th	Which One's Pink (Pink Floyd Tribute)	www.whichonespink.com/	Sold Out
Friday	August 5th	The Red Not Chili Peppers (RHCP Tribute)	www.therednotchilipeppers.com/	
Saturday	August 6th	Queen Nation (Queen Tribute)	www.queennation.com/	
Friday	August 12th	Colour My World (Chicago Tribute)	www.cmwchicagotribute.com	
Saturday	August 13th	Venice	www.venicecentral.com/	Sold Out
Friday	August 19th	Heart Brigade (Heart Tribute)	www.heartbrigaderocks.com/	
Saturday	August 20th	Martha Davis & The Motels (Original Band)	www.myspace.com/marthadavis	
Sunday	August 21st	Lukas Nelson (Special Engagement 2-5pm)	www.promiseofthereal.com/	
Friday	August 26th	Leif Garrett (Original Artist)	www.leifgarrett.net/news.cfm	
Saturday	August 27th	Walking Phoenixes (Johnny Cash Tribute)	www.myspace.com/thewalkingphoenixes	
Friday	September 2nd	Superlark	www.superlark.com/3.html	
Saturday	September 3rd	Time Bomb (A Decade of Rock)	www.myspace.com/timebomb197585	
Sunday	September 4th	Aeromith (Aerosmith Tribute)	www.aerosmithtribute.com/	
Monday	September 5th	Mirage Groove (Day Show)	www.myspace.com/miragegroove	

MANAGER’S BOOKSHELF

“Conflict 101: A Manager’s Guide to Resolving Problems So Everyone Can Get Back to Work,”

By Susan H. Shearouse; AMACOM Books, New York, New York; 2011; 264 Pages; \$17.95.

Learning to identify and resolve conflict is a manager’s continuous task. That’s because conflict resolution is an ongoing condition on the best run teams, whether they’re sports, business, government, or non-profit organizations. The reason for this, according to author Susan Shearouse, should be obvious on its face: teams are composed of people.

Shearouse, who holds a master’s degree in conflict Resolution, defines the situation this way: “Conflict is when what you want, need, or expect interferes with what I want, need or expect. It may be a disagreement over data or processes (how things get done), or it may be over resources (when the money and staff will come from to do the job); or it may be about relationships or our identities or values.”

Shearouse goes on to note, “Learning to handle conflict is a lifelong journey. There will always be differences between and among us. Much of the time, most of us work our way through them effectively. We all also hit the wall on occasion.”

Helping readers avoid “hitting the wall” is precisely the goal of the book. On the whole, author Shearouse, achieves that goal in a way that’s interesting, easy to read, and effective. That’s especially true when she points out that unresolved conflict is the primary cause productivity problems. Here are just a few examples:

- “42 percent of a manager’s time is spent addressing conflict in the workplace.
- “Lost revenue from

staff time is spent unproductively.

- “Over 65 percent of performance problems are caused by employee conflicts.
- “High incidence of damage and theft of inventory and equipment as a result of employee anger.”

One of the most interesting areas of the book is Chapter 7, ‘What We Are Arguing About Matters: Sources of Conflict.’ In Chapter 7, the author makes several key points:

“Information conflicts can be relatively simple to resolve, once you recognize them as such. Conflicts of interests and expectation take a little more time to understand. Once you do, however, you often can open options that will meet the needs of each person involved. Structural conflicts are often out of the control of the parties involved, so resolving them requires new strategies. Conflicts in values are by and large not negotiable. You must first identify that the differences are about core values themselves, then you can begin to find a way to the other side of the conflict...however conflicts may not fall simply into one category or another, and often have effects on each other.”

She adds:
“Conflicts over interests and expectations generally take more effort to understand and resolve.... Most of the time, when people discover themselves in disagreement, they declare their positions—they make demands or stake claims.... Interests are your underlying concerns, desires, and needs in a disagreement.

Generally, interests are less apparent in a conflict than demands or proposed solutions. Therefore, in a contentious moment, first identify your own interests.... And then try to understand the interests of the other person.”

As one last item, Shearouse addresses the issue of using Facebook, Twitter, and other social networks as a vehicle to resolve differences. She comments: “The public forum is not a healthy place to discuss or resolve conflicts.... Far too

many people are otherwise privy to what is best kept as a private conversation. The potential for trust to be broken, the opportunity to be misinterpreted by others, and the possibility of the conversation landing in the hands of the wrong people are multiplied. Don’t ever go there.”

“Conflict 101” is far more than a primer. It’s a banquet of “how to” information for the price of decent lunch for two.

-- Henry Holtzman

Best-selling Business Books

Here are the current top 10 best-selling books for business. The list is compiled based on information received from retail bookstores throughout the U.S.A.

1. **“The Money Class: Learn to Create Your New American Dream,”** by Suze Orman (Random House Publishing...\$26.00)(1)* Creating savings and equity in a new world of investment.
2. **“Strengths Finder 2.0: A New and Updated Edition of the Online Test from Gallup’s Now, Discover Your Strengths,”** by Tom Rath (Gallup Press...\$22.95)(2) Discover your strengths and integrate them with your career.
3. **“The Little Book of Leadership: The 12.5 Strengths of Responsible, Reliable, Remarkable Leaders That Create Results, Rewards, and Resilience,”** by Jeffrey Gitomer & Paul Hersey (John Wiley & Son...\$22.00)(3) A concise look at the fundamental traits of leadership.
4. **“EntreLeadership: 20 Years of Practical Business Wisdom from the Trenches”** by Dave Ramsey (Simon & Schuster...\$26.00)(6) Experienced advice on business leadership.
5. **“The Accidental Billionaires: The Founding of Facebook: A Tale of Sex, Money, Genius, and Betrayal,”** by Ben Bezrich (Knopf Doubleday...\$18.12)(3) A business book that’s so juicy that Hollywood made it a movie.
6. **“The Millionaire Messenger: Make a Difference and a Fortune Sharing Your Advice,”** by Brendon Burchard (Morgan James...\$21.95)(5) How to succeed in business as a mentoring super consultant.
7. **“Endgame: The End of the Debt SuperCycle and How It Changes Everything,”** by John F. Mauldin (John Wiley & Sons...\$27.95) Why the end of debt piled on debt changes how we buy and invest.
8. **“Car Guys vs. Bean Counters: The Battle for the Soul of American Business,”** by Bob Lutz (Penguin Group...\$26.95) (**) A case study of the rise, fall, and the rising future of GM.
9. **“The 48 Laws of Power,”** by Robert Green and Joost Eiffers (Penguin Group...\$20.00)(8) Laws that apparently change very little over the years.
10. **“Win: The Key Principles to Take Your Business from Ordinary to Extraordinary,”** by Frank I. Luntz (Hyperion...\$25.99)(9) How biggest slump in decades can help you increase market share.

*(1) -- Indicates a book’s previous position on the list.
** -- Indicates a book’s first appearance on the list.

Resisting...

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possible. But remember, this often means engaging those who work *outside* your company.”

“I leave you with a sort of caveat,” says Adams. “The new product development process that I’ve laid out might look neat and orderly, but in fact, it is often like a messy kitchen as the meal is being prepared. It won’t be unusual during the process for your scientists to invent great new technology before finding a home for it—think Post-it® Notes or Scotchgard™. Do you just leave those products quivering on the lab bench since customers didn’t ask for them? Absolutely not.

“Conduct interviews in promising market segments *without mentioning your technology*,” he concludes. “If customers give you outcomes that are a good match with your technology, that’s wonderful!

Otherwise, look for different technology for that market...or look for another market if your mandate is to find a home for this technology. Give your new products the best chance possible to help you prosper. If you are a B2B supplier, a good start is to enter your customers’ world so you can understand it as well as Steve Jobs understands what he wants in his next phone.”

For more information, visit www.newproductblueprinting.com.

DID YOU HEAR THE LATEST NEWS?

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The Taj Mahal...

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asked, “How do I know I can trust that the tables will be sent?” And he answered, “Don’t trust me madam, trust God!” Who could argue with that? Everything ordered finally arrived intact and in good shape as promised.

When to go

The most comfortable months to visit Agra are December through March. April through November has temperatures going into the nineties although the evenings do cool down. Avoid Fridays, when the lines are unusually long due to being open for prayers. Early morning or evening offers less crowding and a stunning view of the Taj glowing in the light of the dawn or twilight.

Where to stay

The Mughal Sheraton/Agra offers one of many lovely places to stay in Agra, viewing distance of the dome of the Taj and a short buggy ride from the Taj entrance. Then there is the very elegant (expensive) Hotel Amarvilas... Elephant and camel rides await you at the hotel’s ornate entrance, beautiful gardens surround the property, and there are very good restaurants on both properties.

How to get there

There are airlines, express trains, buses and limousine services from Delhi that will take you to Agra for a one day excursion or leave you there to enjoy the wonders of Agra and the Taj. As I continue to maintain—a reliable, experienced travel consultants are worth their weight in gold and will get the best service, packages and rates available.

Camille Bounds is the Travel Editor for Inland Empire Business Journal she is also the Travel Editor for the Western division of Sunrise Publications.

True Job...

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contact me at: Bernie@jobcreatorsalliance.org

Bernie Marcus is co-founder of Home Depot. He was raised in a tenement and worked his way through college. He served as CEO of Home Depot for 19 years and served as chairman until his retirement in 2002. He and his wife are listed among the top charitable donors in America.

Charter...

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rapidly changing needs. They’ve realized Charter Business is a solid partner that can meet those needs.”

For information about Charter Business Optical Ethernet service, call Jim Farbelow at (626) 201-4858.

Practice...

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they contribute and they provide a service.”

According to its website, SCAG is the nation’s largest metropolitan planning organization. It is largely federally funded and represents more than 19 million residents. SCAG helps to coordinate land-use and transportation planning among six counties and 190 cities.

Contact the Writer: tsaavedra@ocregister.com

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Inland...

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2010 were 10.7% above their lowest point. However, taxable sales remain 20% below the pre-recession peak. Beacon Economics does not expect taxable sales to reach and surpass their pre-recession peak until the end of 2014. Other major regions in California are forecast to reach their respective pre-recession peaks sooner, in 2012 and 2013, in part because of comparatively strong housing markets.

Pre-Order...

continued from pg. 3

plates they sell, the better chance each has of being the recipient of additional donations.

The Rancho Cucamonga Animal Care & Adoption Center invites all our supporters to visit their website www.rcpets.info and pre-register for the Pet Lover’s Plate. The center will be eligible for the prizes mentioned above and you will be able to have a stylish new license plate that shows your love for our furry friends and helps to end the tragic pet overpopulation.

Inland Empire...

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be up to 36 months on a case-by-case basis with annual renewals within that timeframe. Asset Based Loans (ABL) are revolving lines of credit with loan outstanding supported by sufficient, adequate eligible export accounts receivable and/or eligible exports inventory. This will be monitored by monthly submission of a certain kinds of pre-determined reports and certificates.

My office is stationed in the United States Department of Commerce, International Trade Association, in Ontario, CA. If you have any questions about the SBA export loan programs, please contact me and I will be gladly to assist. I can be reached at (909) 466-4136.

NEW BUSINESS County of San Bernardino

RASPADOS GALACTICOS AND ICE CREAM
227 W. VALLEY BLVD.
COLTON, CA 92324

REDLINE TRANSPORT
25282 PACIFIC ST.
SAN BERNARDINO, CA 92404

S&J COIN OPERATED LAUNDRY
567 FAIRMONT DR.
SAN BERNARDINO, CA 92404

S&R DISTRIBUTION
9886 ENCINA AVE.
BLOOMINGTON, CA 92316

SANCHEZ SWEEPING SERVICE
271 W. LURELANE ST.
RIALTO, CA 92376

SCOTT’S CONCRETE COMPANY
6631 KNOX AVE.
FONTANA, CA 92336

SHELTER
4336 TORREY PINES DR.
CHINO HILLS, CA 91709

SHOP FOR THE CURE
4336 TORREY PINES DR.
CHINO HILLS, CA 91709

SMOKE CLUB 21
17850 HIGHWAY 18
APPLE VALLEY, CA 92307

STAR SECURITY
16711 CHALON RD.
STE. 901
VICTORVILLE, CA 92395

SUNNYDAZE
7349 MILLIKEN AVE.
STE. 140-61
RANCHO CUCAMONGA, CA 91730

SUNSET PATIO COMPANY
10757 LEMON AVE.
STE. 2007
ALTA LOMA, CA 91737

T CON MUSIC
14207 WOODLAND DR.
FONTANA, CA 92337

THE AUTO GLASS MAN
61527 DESERTAIR RD.
JOSHUA TREE, CA 92252

THE MENDOZA GROUP
1020 CREEK SIDE DR.
REDLANDS, CA 92373

TILE GALLERY
17129 BEAR VALLEY RD.
HERPERIA, CA 92345

TIRE CITY MOBILE
10068 FONTANA AVE.
FONTANA, CA 92335

UNITED NURSING PERSONAL CARE
11039 MESA LINDA ST.
VICTORVILLE, CA 92392

W&R RECORDS
10360 ROCK ST.
MENTONE, CA 92359

XPRESS CAR WASH
14076 MAIN ST.
HESPERIA, CA 92345

A FINISHING TOUCH
917 NANA AVE.
BIG BEAR CITY, CA 92314

A SELF HELP LEGAL CENTER
16744 VERDE ST.
VICTORVILLE, CA 92395

ABW CUSTOMIZING
14159 MENDOCINO CT.
FONTANA, CA 92336

AFRIH-ATS CLOTHING & ACCESSORIES
2957 BIG RANGE RD.
ONTARIO, CA 91761

AMARILLAS INTERNET CALIFORNIA
16461 RANDALL AVE.
FONTANA, CA 92335

AMERICAN AUTOS
241 E. BASELINE ST.
STE. G
RIALTO, CA 92376

AMETHYST WORLD TRADING CORP.
5640 ARROW HIGHWAY
MONTCLAIR, CA 91763

ASHLEY MASONRY COMPANY
16532 WINONA ST.
VICTORVILLE, CA 92395

AVP GOLD GUYS
10790 CIVIC CENTER DR.
STE. 200
RANCHO CUCAMONGA, CA 91730

B&B ONE TOUCH INSURANCE AGENCY
1700 E DATE ST., STE. 1136
SAN BERNARDINO, CA 92404

BESTAR LIGHTING
4001 E. SANTA ANA ST.
ONTARIO, CA 91761

BLIMPIE
9760 19TH ST.
RANCHO CUCAMONGA, CA 91737-3578

BREEZE TRUCKING
12624 MAIN ST.
STE. 68
HESPERIA, CA 92345

BULLET DELIVERY
1202 SHELLEY AVE.
UPLAND, CA 91786

CAL-STAR ROOFING
17085 MALAGA ST.
FONTANA, CA 92336

CANVAS SKINCARE
109 N. 5TH ST.
REDLANDS, CA 92373

CEA PROPERTY INVESTMENTS LLC
5931 HONEY SUCKLE LN.
SAN BERNARDINO, CA 92407

CREATIVE LIGHTING & ELECTRICAL
9375 ARCHIBALD AVE.,
STE. 401
RANCHO CUCAMONGA, CA 91730

D&M PRINTING & GRAPHICS SERVICES, INC.
3755 N. CAMELLIA DR.
SAN BERNARDINO, CA 92404

DARRASLAW
3257 E. GUASTI RD.
STE. 300
ONTARIO, CA 91761

DRAMA KING
2815 N. ARROWHEAD AVE.
SAN BERNARDINO, CA 92405

EDGE TRANSPORT
12956 SUSANVILLE ST.
HESPERIA, CA 92344

ENERGIA TOTAL #4
2822 RIALTO AVE.
RIALTO, CA 92376-0171

ENGRAFTED
1296 REYES HERNANDEZ
COLTON, CA 92324

ESTHER’S BEAUTY SALON
400 E. HOLT BLVD.
ONTARIO, CA 91761

FILAM TRAVEL AND TOURS
10760 CURTIS ST. LOMA
LINDA, CA 92354

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9269 UTICA AVE,
STE. 175
RANCHO CUCAMONGA, CA 91730

FONTANA STARS
7450 GINGER DR.
FONTANA, CA 92336

GARCIA’S FURNITURE FINISHING
1105 W. PARK AVE.
REDLANDS, CA 92373

GENESIS THRIFT STORE
23994 LAKE DR.
CRESTLINE, CA 92325

GRACE TABERNACLE CHRISTIAN CHURCH FELLOWSHIP
7065 KENYON AVE.
HESPERIA, CA 92345

GREGORY’S NAILS SALON
136 E. HIGHLAND AVE.
SAN BERNARDINO, CA 92404

HARRIS WOOD SERVICES
8600 EASY ST.
PINION HILLS, CA 92329

HIDEOUT MOON
3623 CABRILLO ST.
PHELAN, CA 92371

JACKS LIQUOR
2001 E. MAIN ST.
BARSTOW, CA 92311

JDH UNLIMITED
14537 MAST
LANE HELENDALE, CA 92342

JOSEPH REED LIFE & HEALTH AGENCY
12323 ALCORN DR.
VICTORVILLE, CA 92392

KATALYST FINANCIAL
4383 ST. ANDREWS DR.
CHINO HILLS, CA 91709

KUSTOM KURVES BY KAYCEE
5367 RUDISILL ST.
MONTCLAIR, CA 91763

LANDEROS CLOTHING
8848 NUEVO AVE.
FONTANA, CA 92335

LAWRENCE TRANSPORT
10445 8TH AVE.
HESPERIA, CA 92345

MARTIN INDUSTRIES
12375 MILLS AVE.
STE. 5
CHINO, CA 91710

MIRELLA’S BARBER SHOP BEAUTY SALON
1060 W BASELINE ST.
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SAN BERNARDINO, CA 92411

MOJAVE MARKET
15745 MOJAVE DR.
VICTORVILLE, CA 92394

N A LIQUOR
18768 HWY 18, STE. 190
APPLE VALLEY, CA 92307

NICK’S CIGAR NEST
1203 OXFORD DR.
STE. A
REDLANDS, CA 92374

OPERATION HIP HOP
1071 N. “G” ST., STE. A
SAN BERNARDINO, CA 92410

PATIO STUDIO
7053 PALM DR.
ALTA LOMA, CA 91701

PREPARE TO EVOLVE SPORTS (P2E SPORTS)
15712 HEMLOCK LN.
CHINO HILLS, CA 91709

QUEEN’S FASHION & BEUTY SALON
4958 HOLT BLVD.
MONTCLAIR, CA 91763

REFLECTIVE DESIGN
16783 CROCKETT AVE.
HESPERIA, CA 92345

SALINA’S TAX PLUS
1700 E. DATE ST.
STE. 1136
SAN BERNARDINO, CA 92404

DOMESTIC LANDSCAPE
34266 WILDWOOD
CANYON RD. YUCAIPA, CA 92399

EATZA PIZZA N THINGZ
1357 KENDALL DR.
STE. 15
SAN BERNARDINO, CA 92407

EDDIE’S CUCINA ITALIANA
8153 ASPEN AVE.
RANCHO CUCAMONGA, CA 91730

ENLARGE MY TERRITORY
853 BEAL COURT
REDLANDS, CA 92374

EVERYTHING HERBAL
7918 SIERRA AVE.
FONTANA, CA 92336

EZCLICKPRINTER.COM
15150 SIERRA BONITA
LANE CHINO, CA 91710

FREEDOM MORTGAGE FUNDING
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STE. 160
RANCHO CUCAMONGA, CA 91730

GENESIS GLASS
285 E. MILL ST.
STE. D
SAN BERNARDINO, CA 92408

GREAT DAY REALTY
10574 ACACIA ST.
STE. D2
RANCHO CUCAMONGA, CA 91730

H & E DO-IT-YOURSELF CENTERS
14153 MONTCLAIR CT.
RANCHO CUCAMONGA, CA 91739

H&H PROPERTY MANAGEMENT SERVICE
1264 S WATERMAN AVE.
SAN BERNARDINO, CA 92408

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1 MILLS CIR.
ONTARIO, CA 91764

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7349 MILLIKEN AVE.
STE. 140-61
RANCHO CUCAMONGA, CA 91730

KD SOLUTIONS
9140 HAVEN AVE.
STE. 120
RANCHO CUCAMONGA, CA 91730

KUSTOM POSTERS
56276 BREEZY LN.
YUCCA VALLEY, CA 92284

LAMAR EQUITIES
2910 E. INLAND EMPIRE
BLVD., STE. 104
ONTARIO, CA 91764

LEVERAGE INVESTIGATIONS
1808 FOOTHILL BLVD.
STE. 1620
RANCHO CUCAMUNGA, CA 91730

MAIL CENTER & MORE
7201 HAVEN AVE.
STE. E
ALTA LOMA, CA 91701

MOON RIVER BLEU
2250 CHESTNUT ST.
STE. 13
SAN BERNARDINO, CA 92410

MORAYO WELLNESS AND COUNSELING SERVICES
1505 W. HIGHLAND AVE.
STE. 16
SAN BERNARDINO, CA 92411

MY BEST FRIEND’S CLOSET
134 N SECOND ST.
STE. D
UPLAND, CA 91786

OVERALLMEDICAL
14707 SEVENTH ST.
VICTORVILLE, CA 92394

PATRICIA PACIFIC TRANSPORTATION
11650 CHERRY AVE.
STE. 28H
FONTANA, CA 92337-0166

PETS ARE PRICELESS GROOMING
121 EAST E. ST.
ONTARIO, CA 91764

PHO 777 (VIETNAMESE NOODLE)
1438 W. FOOTHILL BLVD.
STE. B
RIALTO, CA 92376

PLATINUM SOUND PRODUCTION
3350 SHELBY ST.
STE. 200
ONTARIO, CA 91764

PROFICIENT CARPET CARE
11535 OAK KNOLL CT.
FONTANA, CA 92337

PURE WATER POOL SUPPLY
7349 MILLIKEN AVE.
STE. 140-61
RANCHO CUCAMONGA, CA 91730

PUSHFORTHECURE.ORG
4336 TORREY PINES DR.
CHINO HILLS, CA 91709

QUEEN ANNE’S LACE
190 TERRACINA BLVD.
REDLANDS, CA 92373

R-TOWN SKATE
344 N ORANGE AVE.
RIALTO, CA 92376

NEW BUSINESS

County of San Bernardino

RANCHO IT SOLUTIONS
8365 GABRIEL DR.
STE. B
RANCHO CUCAMONGA,
CA 91730

RANDYS TECH
12664 MEADOW ST.
VICTORVILLE, CA 92395

SAME TEAM ENTERTAINMENT
6055 GARNET ST.
ALTA LOMA, CA 91701

SCSGOODS101
3910 OBSIDIAN RD.
SAN BERNARDINO, CA 92407

SHOP & BARGAIN CENTER
17040 SOLVER AVE.
FONTANA, CA 92337

DAILY HEALTH FOODS
568 S. WATERMAN AVE.
STE. K
SAN BERNARDINO, CA 92408

DANCE WITH PURPOSE
111 WEST LUGONIA AVE.
REDLANDS, CA 92374

DIRECT HOME SAVERS
3333 E CONCOURS
BLD. 9 STE. 101
ONTARIO, CA 91764

DOG SHELTER
4336 TORREY PINES DR.
CHINO HILLS, CA 91709

SINCERE SECRET STUDIO
18031 OUTER HYWY 18
STE. G
APPLE VALLEY, CA 92307

SIRENZ PLEASUREZ
909 W. MARSHALL BLVD.
SAN BERNARDINO, CA 92405

SOLARMAN
4001 E. SANTA ANA ST.
ONTARIO, CA 91761

SPARKY’S SELF-STORAGE HESPERIA
14400 YUCCA ST.
HESPERIA, CA 92345

THE HOUSEWARE COMPANY
170 N. ARROWHEAD AVE.
STE. B
RIALTO, CA 92376

THE MANGO HUT
6427 MESQUITE AVE.
STE. A
TWENTYNINE PALMS, CA 92277

TOMMY AUSTINS FLOREST
10730 FOOTHILL BLVD.
STE. G120
RANCHO CUCAMONGA,
CA 91730

TWISTED IMAGES INK.
15455 CAJON BLVD.
DEVORE, CA 92407

VECTOR FIRST AID
12375 MILLS AVE.
STE. 5
CHINO, CA 91710

VENTUREWORKS
12548 LUNA RD.
VICTORVILLE, CA 92392

VILLAGE MARKET
15700 VILLAGE DR.
VICTORVILLE, CA 92394

WATERMAN AUTOMOTIVE SERVICE CENTER
154 S. WATERMAN AVE.
SAN BERNARDINO, CA 92410

CARRENO'S TIRE SHOP
17005 D ST.
VICTORVILLE, CA 92392

WHITE AWAY HANDYMAN SERVICE
12997 SAN LUCAS DR.
VICTORVILLE, CA 92392

WORLD OF SUITS
14668 7TH ST.
VICTORVILLE, CA 92395

WWW.SIRENZPLEA-SUREZ.COM
909 W. MARSHALL BLVD.
SAN BERNARDINO, CA 92405

212 TRANSPORT
6179 MACLAY ST.
SAN BERNARDINO, CA 92427

AMAVIZCA REALTY
22790 CARDINAL ST.
GRAND TERRACE, CA 92313

ANTIQUE ARCADE
31629 OUTER HWY 10
STE. B
REDLANDS, CA 92373

CODE RED AIRSOFT PARK
1350 AGUA MANSAR DR.
COLTON, CA 92324

BOB’S LOCK & KEY
22421 BARTON RD.
STE. 157
GRAND TERRACE, CA 92313

A&J AUTO QUALITY SPECIALIST
1156 W 9TH ST.
STE. A
UPLAND, CA 91786

ACCREDITED DOMESTIC INVESTIGATIONS
1808 FOOTHILL BLVD.
STE. 1620
RANCHO CUCAMUNGA,
CA 91730

ADVANCE IMAGE PACK-AGING
4395 EAST LOWELL
STE. F
ONTARIO, CA 91761

AFFORDABLE LIEN SALES
8233 PAISLEY AVE.
HESPERIA, CA 92345

AMADOR TRUCKING
2584 N. LOCUST AVE.
RIALTO, CA 92377

AMERICAREMEM-BER'SKIA.COM
10340 RANCHERO RD.
OAK HILLS, CA 92344

ANITA’S CANTINA
479 S LA CADENA DR.
COLTON, CA 92324

B & B AUTOMOTIVE
785 W RIALTO AVE.
STE. D
RIALTO, CA 92376

CAL LAND REALTY
14790 PIPELINE AVE.
STE. 108
CHINO HILLS, CA 91709

CANCER COMMUNITY
4336 TORREY PINES DR.
CHINO HILLS, CA 91709

CARDIOSOM
104 E. OLIVE AVE.
STE. 104
REDLANDS, CA 92373

CASEY’S AUTO SERVICE
1800 EAST MAIN ST.
BARSTOW, CA 92311

CG HAUSER ENTERPRISES
13831 OLIVEWOOD AVE.
CHINO, CA 91710

CHARISMA MEDICAL BILLING
9876 ARROW ROUTE
STE. 1
RANCHO CUCAMONGA,
CA 91729

CHILD SHELTER
4336 TORREY PINES DR.
CHINO HILLS, CA 91709

NEW BUSINESS

County of Riverside

P.M. LANDSCAPING
13640 LUIS DR.
DESERT HOT SPRINGS, CA 92240
RIVERSIDE

HECTOR’S AUTO CARE & VEHICLE ACCESSORIES
81237 PALMWOOD DR.
INDIO, CA 92201

CPR PROVIDERS OF COACHELLA VALLEY
43495 BRAHEA CT.
INDIO, CA 92201

BLUE SKY LANDSCAPE CORP.
69090 SAN HELENA AVE.
CATHEDRAL CITY, CA 92234

DESERT STAR WEEKLY
66538 EIGHTH ST.
DESERT HOT SPRINGS, CA 92240

IFA COMPANY
890 SHEPARD CREST DR.
CORONA, CA 92882

DANIEL VALDEZ CLEANING SERVICE
12578 AVENIDA SERENA
DESERT HOT SPRINGS, CA. 92240

INTEGRITY BUSINESS & CONSUMER JOURNAL
15111 WINDOVER CT.
LAKE ELSINORE, CA 92530

ALLTIME FITNESS
68100 RAMON RD.
STE. B14
CATHEDRAL CITY, CA 92234

COMMON SENSE FINANCIAL
5 WATERLOO CT.
RANCHO MIRAGE, CA 92270

COMMON SENSE REALTY
5 WATERLOO CT.
RANCHO MIRAGE, CA 92270

EVERGREEN LANDSCAPE AND MAINTENANCE
31940 VISTA DEL SOL
THOUSAND PALMS, CA 92276

CAKE IT FRESH
27593 AVENIDA HALAGO
MENIFEE, CA 92585

MEYER’S CERTIFIED WELDING & CONSTRUCTION
1563 DEL NORTE DR.
CORONA, CA 92879

ARTHUR MURRAY FRANCHISE DANCE STUDIO
3699 SUNNYSIDE DR.
RIVERSIDE, CA 92506

JAY’S TRUCKING
27331 COTTONWOOD AVE.
MORENO VALLEY, CA 92555

ACTION SURVEILLANCE
28888 LAKEFRONT RD.
TEMECULA, CA 92591

DOORWAYS SUPPORTED LIVING
12727 CARNATION ST.
CORONA, CA 92880

RESIDENT BOARD N CARE
12727 CARNATION ST.
CORONA, CA 92880

SUSHI KAWA SPORTS BAR & GRILL
469 MAGNOLIA AVE.
STE. 101
CORONA, CA 92879

TODAYS REALTY GROUP
73140 HWY 111
STE. 5
PALM DESERT, CA 92260

TOMORROWS MORTGAGE SOLUTIONS
73140 HWY 111
STE. 5
PALM DESERT, CA 92260

GET IT WRITE EDITORIAL SERVICES
11517 TULANE AVE.
RIVERSIDE, CA 92507

WOODCRESTBOOKS.COM
19465 GLENWOOD AVE.
RIVERSIDE, CA 92508

YUM BUFFET
23753 SUNNYMEAD BLVD.
MORENO VALLEY, CA 92553

NIGHTINGALE HOME HEALTHCARE
1091 N. PALM CANYON DR.
PALM SPRINGS, CA 92262

CARL’S JR RESTAURANTS
72875 FRED WARING DR.
STE. C
PALM DESERT, CA 92260

NPWHA
2056 APPLGATE CIR.
CORONA, CA 92882

RADIATOR GALAXY
28749 SANDY AVE.
MURRIETA, CA 92563

SIERRA AVIATION GROUP
3400 E TAHQUITZ CANYON WAY
STE. 15
PALLM SPRINGS, CA 92262

HOPE’S METAL
11307 SAN JACINTO ST.
MORONGO VALLEY, CA 92256

R M S HANDY MAN
35718 GALENA CR.
TEMECULA, CA 92592

HAUN PROFESSIONAL, LLC
29826 HAUN RD.
STE. 305
MENIFEE, CA 92586

NEW HUB PROPERTIES, LLC
29826 HAUN RD.
STE. 305
MENIFEE, CA 92586

AMBER MANAGEMENT, LLC
29826 HAUN RD.
STE. 305
MENIFEE, CA 92586

PRIME COMMERCIAL PROPERTIES
29826 HAUN RD.
STE. 305
MENIFEE, CA 92586

AMBER REALTY
29826 HAUN RD.
STE. 305
MENIFEE, CA 92586

HUB-KELLER PROPERTIES
29826 HAUN RD.
STE. 305
MENIFEE, CA 92586

CANYON COMMERCIAL PROPERTIES
29826 HAUN RD.
STE. 305
MENIFEE CA 92586

CANYON VILLAGE PROPERTIES
29826 HAUN RD.
STE. 305
MENIFEE, CA 92586

SELECT COMMERCIAL PROPERTIES
29826 HAUN RD.
STE. 305
MENIFEE CA 92586

MVH ENTERPRISES
29826 HAUN RD.
STE. 305
MENIFEE, CA 92586

HUB ENTERPRISES
29826 HAUN RD.
STE. 305
MENIFEE, CA 92586

NEW BUSINESS

County of Riverside

A-1 MURPHY WALL BEDS 38435 INNOVATION CT. STE. 102 MURRIETA, CA 92563	VINCE'S MOBILE MECHANIC SERVICE 42213 STONE WOOD RD. STE. 33-B TEMECULA ,CA 92591	NOCTILUCA PALM SPRINGS 611 SOUTH PALM CANYON DR. STE. 7313 PALM SPRINGS, CA 92264	BLAKLEY & BLAKLEY PAINTING 21123 WALKER DR. NUEVO CA 92567	GJC CLEANING 6634 ADAIR AVE. RIVERSIDE, CA 92503	AMERICAN DIVERSITY BUSINESS SOLUTIONS 400 PRINCELAND CT. STE. 1 CORONA , CA 92879
PHANTOM AUDIO 59620 REYNOLDS WAY ANZA, CA 92539	TANNERS INK 10060 DELCRESTA DR. MORENO VALLEY CA 92557	SANTANA MISSION CHAPEL 68625-21 PEREZ RD. CATHEDRAL CITY, CA 92234	NOONE CONSTRUCTION 27241 DARTMOUTH ST. HEMET, CA 92544	CALIFORNIA POWDERCOATING 1069 CORWIN PL. HEMET, CA 92544	TEMEKU CLEANING 40125 LOS ALAMOS RD. STE. D131 MURRIETA, CA 92562
THE SMOKE SHOP 16960 VAN BUREN BLVD. STE. B RIVERSIDE, CA. 92503	S & G INDUSTRIES 26301 STEINHOFF AVE. HEMET, CA 92545	YUCA VALLEY LOCKSMITH 74325 FAIRWAY DR. PALM DESERT, CA 92260	AVANT GARDENS LANDSCAPE SOLUTIONS 6113 TARRAGONA DR. RIVERSIDE CA 92509	CORONA MARINE AND AUTO 225 W. GRAND BLVD. CORONA, CA 92882	RAPID TRANSPORTATION 15519 AROBLES CT. MORENO VALLEY, CA 92553
COUPON SAVER BOOK 26201 CYPRESS UNION LN. MURRIETA, CA 92563	SNAG IT GROUP 30854 BOW BRIDGE DR. MURRIETA, CA 92563	ROCK A BUY CREATIONS 52965 EISENHOWER DR. LA QUINTA, CA 92253	TYLER CLEANERS 10273 ARLINGTON AVE. RIVERSIDE, CA 92503	PENELOPE AND PICKLE 32671 GALLEANO AVE. WINCHESTER, CA 92596	AVILA'S TRUCKING 29805 12TH ST. NUEVO CA 92567
DIRECT MARKETING SOLUTIONS 26201 CYPRESS UNION LN. MURRIETA, CA 92563	JLS CONSULTING 1972 PADDOCK LN. NORCO CA 92860	MORALES & GALINDO MARKETING, MEDIA, SPECIAL EVENT GROUP 69-155 DINAH SHORE STE. 15 CATHEDRAL CITY, CA 92234	SKY COUNTRY CLEANERS 11034 LIMONITE AVE. MIRA LOMA, CA 91752	RUBY JEAN 32671 GALLEANO AVE. WINCHESTER, CA 92596	INTUITIVE INVESTIGATIONS 18285 COLLIER AVE. STE. K-116 LAKE ELSINORE, CA 92530
DOOR SAVER 26201 CYPRESS UNION LN. MURRIETA, CA 92563	A-HOPE 1101 CALIFORNIA AVE. STE. 100 CORONA, CA 92881	VANDYM GIFT & FLOWER SHOP 68479 E. PALM CANYON DR. CATHEDRAL CITY, CA 92234	SERVICE CHAMPIONS 1136 NORTH HARGRAVE. BANNING, CA 92220	ALLIAM CLOTHING COMPANY 8159 ANGEL LN. RIVERSIDE CA 92508	FLORIDA INN 1111 WEST FLORIDA AVE. HEMET, CA 92543
LISTING HOMES MAGAZINE 26201 CYPRESS UNION LN. MURRIETA, CA 92563	SECURITY OFFICER TRAINING ACADEMY/RIVERSIDE 1525 THIRD ST. STE. C RIVERSIDE CA 92507	FORTE VOCAL PERFORMANCE ACADEMY 81711 HWY 111 INDIO, CA 92201	SUNRAY DIVING AND PHOTOGRAPHY 43070 MAIDSTONE CT. TEMECULA CA 92592	LEGACY HOMES REALTY 32585 WINTERBERRY LN. LAKE ELSINORE, CA 92532	ANGEL BEAUTY & SPA 1845 HAMNER AVE. STE. B NORCO, CA 92860
LU'S CUSTOM EMBROIDERY 1042 LIVING WATER WAY HEMET, CA 92543	B ONE 41875 5TH ST. TEMECULA, CA 92590	TEJUINO FINO 65-315 VAN BUREN ST. THERMAL, CA 92274	VALKIN THREADS 25950 ZORRA LN. MORENO VALLEY, CA 92551	GREENPRINT PROPERTIES 45354 VIA TORNADO TEMECULA, CA 92590	LA COLIMENSE BAKERY 117 E. 4TH ST. CORONA CA 92879
WINE CELLAR PROPERTIES 32721 CAMPO DR. TEMECULA, CA 92592	BROWN ONE 41875 5TH ST. TEMECULA, CA 92590	MONARCH CONTEMPORARY 444 S. INDIAN CANYON DR. PALM SPRINGS, CA 92262	TORQUE POWER ENGINES 15631 LAKE TERRACE DR. LAKE ELSINORE, CA 92530	ALL AMERICAN COOKS 42884 CAMELOT RD. TEMECULA, CA 92592	DOGWOOD & POPPY 3622 BEECHWOOD PL. RIVERSIDE, CA 92506
EA WHOLESALE 21803 ATHEA WAY WILDOMAR, CA 92595	LEGENDARY BRAND 41875 5TH ST. TEMECULA, CA 92590	MENEZ USED CARS 48-477 HWY 86 COACHELLA, CA 92236	RECOVERME 76908 CALIFORNIA DR. PALM DESERT, CA 92211	ALL AMERICAN PIES 42884 CAMELOT RD. TEMECULA, CA 92592	NOT SO SWEET SADIE 3622 BEECHWOOD PL. RIVERSIDE, CA 92506
GISELLE'S NURSERY 21951 EUCALYPTUS MORENO VALLEY CA 92553	BOOMERANG 2ND HAND THRIFT 2395 HAMNER AVE. NORCO, CA 92860	PINPOINT REALTORS 12477 MESA GROVE DR. RIVERSIDE CA 92503	GREEN ENVIRONMENTAL MANAGEMENT 1135 E. MORTON PL. HEMET, CA 92543	SHELL GORD 7191 MAGNOLIA AVE. RIVERSIDE CA 92504	ALL THINGS SWEET 23250 BAXTER RD. WILDOMAR, CA 92595
GISELLE'S NURSERY 21951 EUCALYPTUS MORENO VALLEY CA 92553	POP-A-LOCK OF RIVERSIDE COUNTY 2220 EASTRIDGE STE. B RIVERSIDE CA 92507	SIGNATURE SETTLEMENT SERVICES 12477 MESA GROVE DR. RIVERSIDE CA 92503	RECOVERY INTERNATIONAL 3493 DURAHART ST. RIVERSIDE, CA 92507	THE TEST STRIP COMPANY 4264 GREEN RIVER RD. STE. 101 CORONA, CA 92882	FIESTA TACOS MEXICAN GRILL 1111 BEAUMONT AVE. BEAUMONT, CA 92223 RIVERSIDE
IT SOFTWARE DESIGN COMPANY 690 AZURE LN. STE. 3 CORONA, CA 92879	R&E 1 STOP INSURANCE & INCOME TAX SERVICES 2131 N PERRIS BLVD. STE. C-3A PERRIS, CA 92571	SKYLINE CAPITAL INVESTMENTS 12477 MESA GROVE DR. RIVERSIDE CA 92503	SOUTHERN CALIFORNIA PERMITTING SERVICE 57445 MITCHELL RD. ANZA, CA 92539	S & A RESEARCH GROUP 2178 STONERIDGE DR. STE. 11 CORONA, CA 92879	TOM BARKER PLUMBING 7840 POTOMAC ST. RIVERSIDE, CA 92504
SKYDIVEXTREME 2091 GOETZ RD. PERRIS, CA 92570	TURTLE AGE TRADE AND TECHNOLOGIES 2135 HIBISCUS ST. CORONA, CA 92882	THREE BROTHERS RACING SOCAL 2175 SAMPSON AVE. STE. 113 CORONA CA 92879	TRI VALLEY PLUMBING CO 31268 HIAWATHA CT. TEMECULA, CA 92592	GEE, ITS GOOD CATERING SERVICE 3484 CHERRY BLOSSON LN. LAKE ELSINORE, CA 92530	CHOPPER JONES 6822 JOHN DR. RIVERSIDE CA 92509
NIGERIAN YOUTH ASSOCIATION, OF SOUTHERN CALIFORNIA 12459 COOL SPRINGS ST. MIRA LOMA, CA 91752	JUMPERS & MORE RENTALS 85685 AVENIDA NICOLE COACHELLA, CA 92236	VALUATION STRATEGIES 32661 CLEARVAIL DR. TEMECULA, CA 92592	JC PENNEY 26100 NEWPORT RD. MENIFEE, CA 92584	RAPID TRANSPORTATION 15519 AROBLES CT. MORENO VALLEY, CA 929555	SLACKERS APPAREL 1167 VIA DEL ECHO HEMET, CA 92543
GINGER STARR 760 VIA DE LUNA STE. 10 CORONA CA 92882	RELIK REALM 83695 BISMARK CT. INDIO, CA 92201	J.V.A. SHOPPING CARTS SERVICES 24168 MYERS AVE. MORENO VALLEY, CA 92553	MAIL STATION 26100 NEWPORT RD. MENIFEE, CA 92584	PLANNING SERVICES, INC. 2220 EASTRIDGE AVE. STE. D RIVERSIDE, CA 92507	TAX SOLUTION 6325 RUTLAND AVE. RIVERSIDE, CA 92503
LEGAL SUPPORT SERVICES OF RIVERSIDE COUNTY 24600 MOUNTAIN AVE. STE. 3 HEMET, CA 92544	ORMOND COURT MANOR 711 ORMOND CT. CORONA, CA 92879		SRC HOUSE CLEANING 23905 HYACINTH DR. MURRIETA, CA 92562	AAA - CARPET CARE 33475 MONTE VERDE RD. TEMECULA, CA 92592	JANI CLEAN 33475 MONTE VERDE RD. TEMECULA, CA 92592
DEVOTED INK 38109 TALAVERA CT. MURRIETA, CA 92563			ANGEL HORN & CO. 3196 MELANIE AVE. NORCO, CA 92860	NOELLE'S ARK PET CARE AND PET SITTING 40967 CHACO CANYON RD. MURRIETA, CA 92562	O'S CLEANING COMPANY 1261 REINHART ST. SAN JACINTO, CA 92583

EXECUTIVE TIME OUT

The Taj Mahal The White Jewel of India By Camille Bounds

A white jewel enclosed in a frame of dark cypress, the Taj Mahal seems to float over the hot, flat Indian plain. Its distinctive silhouette mirrored in the placid surface of a long reflecting pool, is instantly identifiable, since the shimmering tomb is one of the most frequently photographed structures in the world.

An enduring testament to love

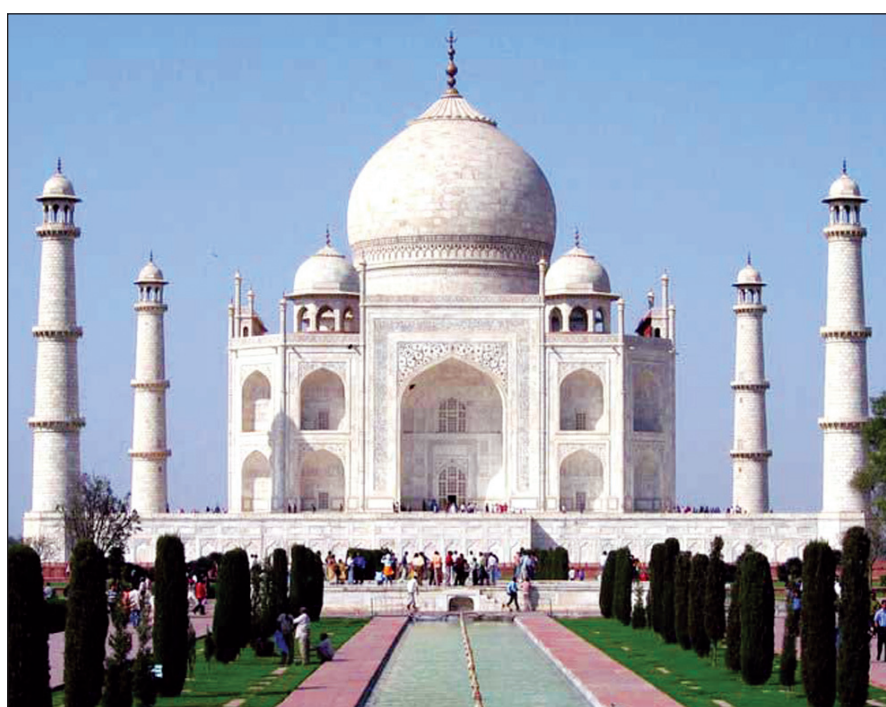
Built by the 17th century Mogul Emperor Shah Jahan as a mausoleum for his beloved wife Mumtaz Mahal, the tomb complex survives as an enduring testament to their devotion for one another. Mumtaz Mahal, the high-born beauty who bore her royal husband 14 children during the 19 years of their marriage (and who died in 1631 giving birth to the last), lies in a white marble sarcophagus at the very heart of the tomb. Her adoring husband, who ended his years as a prisoner of his usurper-son, is buried alongside his queen.

A visual cliché of our time

Everyone has seen photographs of the Taj Mahal. Frontal views of the renowned Indian monument have become one of the great visual clichés of our time. The massive, bulbous central dome, the four slender minarets, the shimmering marble, the long reflecting pool, the manicured gardens all seem too unreal and perhaps, too beautiful for adequate description and proper appreciation. But there is much more to the Taj than majestic loveliness.

The greatest love story

The world's best known mausoleum celebrates one of the greatest love stories of all



The Taj Mahal

time—that of the 17th century Mogul emperor, Shah Jahan, and his queen, the “Chosen One of the Palace,” Mumtaz Mahal. As a 16-year-old prince, according to legend, the future “King of the World” fell in love with Mumtaz at first sight and defied convention by seeking her hand in marriage; he waited five years to make her his favorite third wife. In their 19 years of married life, the queen gave Shah Jahan 14 children. She ruled at his side almost as an equal. Her death in childbirth of their 14th child, in 1631, the fourth year of the emperor's reign, left him wild with grief but determined to build history's finest monument to the love of a man for a woman.

Rich, cruel and sensual

Back of this romantic tale is an even more intriguing saga, that of the Mogul conquerors who had swept into North India only a century earlier. By the time of Shah Jahan, they had established an absolute monarchy that is compared to that of his contemporary Louis XIV,

the Sun King half a globe away in France.

The Mogul court, located at Agra, Delhi, Lahore, or in tented encampments used during the dynasty's frequent military campaigns, was incredibly rich, cruel and sensual as well as omnipotent on the vast subcontinent. As descendants of Tamerlane and Genghis Khan, the Moguls delighted in bloody combat, savage sports, and hideous tortures of their victims. Brother fought brother for the throne; it was the law of “takht ya takhta,” “throne or coffin.” Less than a century after Shah Jahan was deposed by his ruthlessly ambitious son, the dynasty was in irreversible decline. By the beginning of the 19th century, all of India was ripe for conquest by Great Britain.

The grandest blunder—and a possible myth that did not happen

For a time, it seemed as if the Taj, like the Moguls who had built it would vanish. A scheme to dismantle the tomb and cart its marble back to

England for sale was abandoned only because of lack of prospective purchasers. The famous grounds became overgrown; the desecrated tomb, a place for picnics and midnight trysts. Only in the 20th century has the Taj been restored to something of its former glory, standing now as a timeless enduring monument to a vanished empire and to a memory of a great love.

Exquisite craftsmanship

The handiwork of Agra's craftsmen is exquisite. A special kind of marble inlay, in the style of the work at the Taj, is executed on table tops, and jewelry and trinkets boxes. We visited a factory that did this type of work. Men sit on the floor in a dark musty room, with a lath like instrument cutting and polishing stones for the inlay work. The amazing part of this is how they accurately cut the stones to fit the cut out pattern on the marble, they seem to eyeball everything with what seems to be no set measurements. There are carved teak figurines, ivory statues, marble carvings, semi-precious stone inlays, metal, wood and leather work, wool carpets and cotton rugs. I picked up some tiny ivory and alabaster trinket boxes with the inlay designs of the Taj. They made delightful gifts.

Trust God!

Heavier pieces, tables and carvings were sent by boat and took four months to arrive. There were moments of great misgiving and feelings like I would never see the lovely pieces I had purchased. I thought back to the question I had posed to the little shopkeeper that had sold me a nest of beautifully carved tables, I

continued on page 39

Payday Loan Bill Advances

We thought you might be interested in seeing campaign finance numbers related to the Senate Committee on Banking and Financial Institutions vote on AB 1158, the payday loan bill that has now passed through the Assembly (49-16, with 15 members not voting) and the Senate Committee on Banking and Financial Institutions (5-0, with 2 members not voting). The bill would raise the cap on how much payday lenders are allowed to loan a customer at one time (from \$300 to \$500).

Over the past two election cycles, the author of AB 1158, Charles Calderon, received more in direct campaign contributions connected to Payday/Title Loan interests (\$31,450), who support the bill, than any other member of the Assembly serving in the 2009-2010 or 2011-2012 legislative session. Below are a few sound bytes from Assemblyman Calderon during the Senate Committee on Banking and Financial Institutions hearing.

“We [legislature] can help people, we can try and protect them as much as we can. But we can’t protect them in every instance, and maybe we shouldn’t be trying to—maybe we should allow them to protect themselves.”

“These kinds of decisions as to whether or not they need the money and whether or not they’re willing to agree to these terms to get the money because they have no other choice, it is their choice to make. And we shouldn’t be making that choice for them. And they understand the consequences.”

“And that it’s a debt trap—you know what, I’ll concede that that’s a debt trap just like every other loan I’ve taken. The whole notion of a loan is to keep you in debt. That’s how you make money out of a loan. So whether it’s a mortgage or whether it’s a credit card or whether it’s payday lending or whether it’s Internet, however you’re going to do it, the whole purpose is ‘I have the money, you don’t, and come get it, hey, it’s right here.’”

Attention Business Owners

San Bernardino County Workforce Investment Board Funds
Innovative Program

Improve Business...Create More Jobs!

5 Months of World Class Business Coaching at **NO COST** to you.
Funded by the County WIB to help **YOU** improve your business
and create more jobs in our county!

This is a **VERY** intense program suited for the business owner
driven by success!

Program includes:

- Business Health Assessment
- Goal Alignment Consultation
- Operational Plan Development
- Weekly Coaching to ensure plan implementation
- DISC Communication Assessments to improve teamwork
- Opportunity to grow profits save jobs

Program Funds are **EXTREMELY** Limited!

Call 951.543.9901 to see if you qualify!

Campaign Contributions from Payday/Title Loan Interests to Members of the Senate Committee on Banking and Financial Institutions aligned with their vote on AB 1158:

Methodology: A MapLight analysis of campaign contributions to members of the Senate Committee on Banking and Financial Institutions, from interest groups invested in the vote according to MapLight, Jan. 1, 2007 – Dec. 31, 2010. Contributions data source: FollowTheMoney.org.

Name	Party	District	Vote	\$ From Payday Lending Interests
Alex Padilla	D	CA-20	Yes	\$35,650
Mimi Walters	R	CA-33	Yes	14,000
Noreen Evans	D	CA-2	Not Voting	5,500
Christine Kehoe	D	CA-39	Yes	4,000
Juan Vargas	D	CA-40	Yes	3,000
Carol Liu	D	CA-21	Not Voting	1,500
Sam Blakeslee	R	CA-15	Yes	750

Top 10 Recipients of Contributions from Payday/Title Loans Interests:

Methodology: Contributions from Payday/Title Loans Interest groups to candidate campaign committees of legislators serving in the 2009-2010 and 2011-2012 sessions of the California State Legislature for election cycles 2004, 2006, 2008, 2010

Ron Calderon	\$ 50,000
Lou Correa	42,300
Alex Padilla	41,950
Ted Lieu	38,400
Gloria Negrete McLeod	37,789
Kevin De Leon	36,333
Charles Calderon	31,450
Leland Yee	30,100
Alberto Torrico	28,000
John Perez	27,694

Top 10 Contributors from Payday/Title Loans:

Methodology: Contributions from Payday/Title Loans Interest groups to candidate campaign committees of legislators serving in the 2009-2010 and 2011-2012 sessions of the California State Legislature for election cycles 2004, 2006, 2008, 2010

Advance America Cash Advance Centers	\$ 209,525
California Financial Service Providers	170,000
Check Into Cash	162,570
Axcess Financial Services / Check N Go	102,902
Collateral Loan & Secondhand Dealers Association	97,650
Collateral Promotion Trustee Account	96,675
Dollar Financial Group	67,313
Cash America International	45,700
The 409 Group	32,500
Qc Holdings	24,799

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